A Guide *to Programs and Services* for Seniors *in Ontario*

ontario.ca/seniors

Ontario

Ontario
Premier of Ontario - Première ministre de l'Ontario

A Personal Message from the Premier

On behalf of the Government of Ontario, I am delighted to extend warm greetings to everyone making use of this new edition of an invaluable resource — *A Guide to Programs and Services for Seniors in Ontario*.

Traditional media and the Internet have made us aware that Ontario — and indeed the world — are in the midst of a major demographic shift towards an older population. In the case of our province, the number of people aged 65 and over is projected to more than double by 2036. While this shift presents challenges to society, it also presents opportunities, with this generation of older adults poised to become the most productive and active the world has ever seen. I am pleased to tell you that the Ontario government, guided by a clear and comprehensive plan, is prepared to respond to the needs of this growing and valued segment of the population — our province's seniors.

As part of this plan, we recognize the importance of ensuring access to programs and services offered by the provincial and federal governments, and by service providers, to older adults in Ontario. And that is where this new edition of *A Guide to Programs and Services for Seniors in Ontario* comes in. As an authoritative resource on the issues that matter most to our province's aging population, this updated guide provides practical one-stop advice on active living, caregiving, finances, health and wellness, housing, long-term care, safety and transportation.

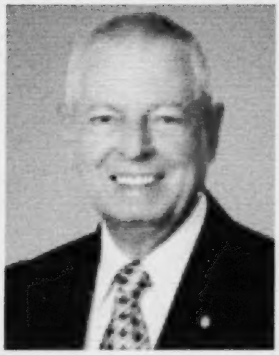
I am confident that, by working with our community partners and in consultation with older adults themselves, we can continue to ensure that Ontario remains the best place in North America to grow old.

I offer everyone accessing this guide's informative pages my best wishes.

Kathleen Wynne
Premier

Ontario

Minister Responsible for Seniors Affairs - Ministre délégué aux Affaires des personnes âgées



A Personal Message from the Minister

Dear Friends,

Ontarians are living longer, healthier lives than ever before, and over the next twenty years, the proportion of seniors aged 65 and over in Ontario will almost double. This demographic shift presents great challenges, with significant effects on the health care system, social services, housing and taxation. With this change, there also comes opportunity. This generation of older adults has a chance to be the most productive and active the world has ever seen.

Older adults are our family, our friends, our neighbours. They are us. We all have a role to play to respond to the growing needs of seniors. Residents, organizations, governments, the business community, and the broader non-profit sector – all of us can collaborate to provide seniors and their families with the programs and services they need to remain healthy, safe, independent and active.

The Ontario government has a leadership role to play, and it has a clear and comprehensive plan to respond to the growing needs of seniors. Part of this plan includes making it easier for seniors and their families to find and access programs and services offered by the provincial and federal governments, and service providers. We want to ensure everyone's future is friendly, safe and supportive. *A Guide to Programs and Services for Seniors in Ontario* is one more resource to encourage and assist Ontarians to achieve that future. This updated guide provides practical guidance on particular issues that affect our quality of life as we age: active living, caregiving, finances, health and wellness, housing, long-term care, safety and security and transportation.

It is my hope that the access to programs and services referenced in this guide will assist you effectively and with ease. Please accept my best wishes.

Mario Sergio
Minister Responsible for Seniors Affairs

A GUIDE
TO PROGRAMS AND SERVICES
FOR SENIORS
IN ONTARIO

A Guide to Programs and Services for Seniors in Ontario is your resource for information about programs and services available to Ontario's seniors. It is produced by the Ontario Seniors' Secretariat and distributed by ServiceOntario Publications.

Additional copies may be ordered through ServiceOntario Publications by calling 1-800-668-9938 or online at www.ontario.ca/publications.

If you have suggestions about how to improve this publication, please fill out the enclosed postage-paid business reply card and drop it in a mail box.

Information is current as of October 2014.

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1 ACTIVE LIVING

Community Activities

There are many ways to learn about cultural, recreational and social activities in your community.

You can begin by contacting your local:

- community and seniors' centres
- service clubs (such as the YMCA, Rotary Club or Royal Canadian Legion)
- cultural centres
- places of worship
- Parks and Recreation Department.

2-1-1
www.211ontario.ca

Public Libraries

Ontario's extensive public and First Nations library services provide many services to seniors and their families in a welcoming, accessible and friendly environment. Along with lending books and other material, libraries provide Internet access and training, reference material and workshops.

Ontario Library Services – North
1-800-461-6348
www.olsn.ca

Southern Ontario Library Service
1-800-387-5765
www.sols.org

Older Adult Centres

Older Adult Centres (sometimes called Seniors' Centres or Elderly Persons Centres) help local seniors stay active, become more involved in their community and meet new friends. These centres offer unique social activities, learning and educational opportunities and recreational programs.

Older Adult Centres' Association of Ontario
1-866-835-7693
www.oacao.org

To find an Elderly Persons Centre, please contact your municipality or call 2-1-1.

Sport and Recreation

There are many health benefits of being physically active, including improved fitness, strength and well-being. Regular exercise is an important part of healthy aging. For tips about how you can increase your physical activity, maintain good health and improve your quality of life visit:

Physical Activity Tips for Older Adults
www.publichealth.gc.ca/paguide

Canadian Physical Activity Guidelines
www.csep.ca/guidelines

Ontario Senior Games

Also known as the Ontario 55+ Summer Games and the Ontario 55+ Winter Games, the Ontario Senior Games include multi-event provincial competitions for older adults. Held every two years in alternating years, these games allow adults 55 years and older to interact in an environment that celebrates a healthy and active lifestyle.

Ontario Seniors Games Association
1-800-320-6423
www.ontarioseniorgames.ca

Ontario Parks

Ontario's provincial parks offer reduced camping and day-use fees to seniors over the age of 65 and to persons with physical disabilities. Many Ontario parks offer barrier-free facilities, including showers, washrooms, campsites and visitor centres. The Park Locator at OntarioParks.com allows visitors to search for parks with barrier-free facilities. Many campsites accommodate recreational vehicles and may also provide electrical hook-ups and trailer dumping stations.

1-888-ONT-PARK (1-888-668-7275)
TTY: 1-866-686-6072
www.ontarioparks.com

Fishing and Hunting

If you're over 65 years of age or a Canadian resident with a disability, you are not required to obtain a fishing licence to fish in Ontario. However, you must still follow all regulations, including catch and possession limits. If you wish to hunt in Ontario, you are required to obtain an Outdoors Card and you must have a licence valid for the species or group of species you are hunting. You are required to carry the licence and any validation tags while you are hunting, and show the licence to a Conservation Officer if asked to do so.

Ministry of Natural Resources and Forestry
Outdoors Card Centre
1-800-387-7011
www.ontario.ca/outdoorscard

Travel

Travelling in Ontario

Many of Ontario's tourist attractions offer discounted rates for seniors, while some offer programs with seniors in mind. Visit an Ontario Travel Information Centre to learn more about Ontario's attractions and to customize an itinerary based on your interests.

Ontario Travel
1-800-ONTARIO (1-800-668-2746)
www.ontariotravel.net

Travelling Outside Ontario or Canada

If you are temporarily away from Ontario or Canada, OHIP may cover all or a part of your health care costs. If you are travelling outside of Ontario but within Canada and pay for health services, submit an itemized bill and original receipts to your local OHIP office within a year for a refund.

If you are travelling outside of Canada, OHIP will pay a set rate for emergency hospital and physician services for an acute, unexpected condition, illness, disease or injury that requires immediate treatment. To cover medical charges not paid for by OHIP, you should purchase private health insurance for all trips outside of Ontario and Canada.

If you are enrolled in the Ontario Drug Benefit Program, you may receive up to a maximum 100-day supply of medications. If you require a second 100-day supply due to an upcoming extended absence from Ontario, provide your pharmacist with a letter (written by yourself) confirming your absence or provide a copy of your travel insurance showing that you are leaving Ontario for between 100 and 200 days. Your prescription must allow for the extra 100-day supply.

Ministry of Health and Long-Term Care
Service Support Contact Centre
1-866-532-3161
TTY: 1-800-387-5559
www.ontario.ca/ruq

To learn more about OHIP or the Ontario Drug Benefit Program, please see the HEALTH AND WELLNESS section of this guide.

Retirement Abroad

The federal Department of Foreign Affairs and International Trade publication *Retirement Abroad: Seeing the Sunsets* offers information and tips for people thinking about retiring in another country either on a seasonal or permanent basis.

Enquiries Service - Foreign Affairs Canada
1-800-267-8376
www.travel.gc.ca/travelling/living-abroad/retiring

Employment

In 2006, legislation ending mandatory retirement came into effect providing greater fairness and choice for workers aged 65 and older who can now decide for themselves when, and if, to retire.

Employment Ontario

Employment Ontario is an integrated employment and training network that makes it easier for Ontarians to find the employment and training programs and services they need. Information and referral services are offered in 25 languages.

Employment Ontario Contact Centre
1-800-387-5656
TTY: 1-866-533-6339
www.ontario.ca/employment

- **Employment Service**
  The goal of Employment Service is to provide Ontarians with improved access to all of the employment services they need in one location to help them find and keep a job, apply for training and plan a career.
- **Targeted Initiative for Older Workers**
  This initiative helps unemployed workers aged 55 to 64 increase their ability to find and keep a job while the local economy changes. It is available in specific communities of fewer than 250,000 people that have high unemployment or rely to a large extent on single industries. A list of service providers in designated communities can be found by visiting www.ontario.ca/rur.
- **Ontario Self-Employment Benefit Program**
  This program provides unemployed people who are or have recently been eligible for Employment Insurance with income and entrepreneurial support while they develop and start their own business.
- **Ontario Job Creation Partnerships**
  This program is designed to improve the long-term employment prospects of people eligible for or in receipt of Employment Insurance benefits by providing them with opportunities to gain work experience.
- **Second Career**
  The objective of Second Career is to support eligible laid-off workers to get the skills training they need to help them find work in occupations with demonstrated labour market prospects. The program offers up to $28,000 for tuition, books, transportation and other training related expenses. This amount may be higher for persons with disabilities.

Ontario Job Bank

The Ontario Job Bank is a web-based network of national job postings that are available to all Canadians."

www.jobbank.gc.ca

Ontario WorkinfoNet (OnWIN)

OnWIN is a free, bilingual online web directory that provides Ontarians with current and relevant career and volunteer opportunities and labour market information. Seniors can use OnWIN to make informed decisions about volunteer, employment and further training opportunities.

www.onwin.ca

Ontario Skills Passport

This free, bilingual website provides descriptions of essential skills and work habits, and current information about educational, training, volunteer and labour market opportunities at both local and provincial levels.

www.ontario.ca/skillspassport

Employment Standards Act (ESA)

All Ontarians have the right to be treated fairly in the workplace. The ESA sets out the minimum standards that employers and employees must follow. If you are employed in Ontario, you are probably protected by the ESA.

Employment Standards Information Centre
1-800-531-5551
TTY: 1-866-567-8893
www.ontario.ca/employmentstandards

Foreign Trained Professionals

If you are a foreign trained professional, Ontario has a number of bridging programs that could help you.

www.settlement.org

To learn more about the Compassionate Care Benefit Program, Family Medical Leave and Personal Emergency Leave, please see the CAREGIVING section of this guide.

Lifelong Learning

Continuing and Distance Education

Many Ontario school boards, colleges and universities offer opportunities for continuing and distance education. Some offer special discounts for seniors.

- School Boards: www.ontario.ca/rus
- Universities: www.ontario.ca/education-and-training/ontario-universities
- Community Colleges: www.ontario.ca/education-and-training/ontario-colleges
- Ontario*Learn*: www.ontariolearn.com
- Distance Education: www.canlearn.ca/eng/planning/continuing/

Third Age Network

This network consists of self-managed groups of seniors who share learning experiences on a wide range of subjects.

www.thirdagenetwork.ca

Independent Learning Centre

This centre provides distance education and General Educational Development (GED) testing. It offers people an alternative way to get their Ontario Secondary School Diploma.

1-800-387-5512
www.ilc.org

Computer Training

Public libraries run courses for beginners and for more advanced users. Most courses are free.

2-1-1
www.211ontario.ca

Older Adult Centres offer educational programming that may include computer training. To find a centre near you, call 1-866-835-7693 or visit www.oacao.org.

The Lifelong Learning Plan allows you to withdraw money from your RRSPs to help pay for full-time education for you, your spouse or common-law partner. Please see the FINANCES section of this guide for more information.

Volunteering

Ontario Volunteer Centre Network

This organization helps to bring volunteers and agencies together and acts as the provincial voice for Volunteer Centres in Ontario.

905-238-2622
www.ovcn.ca

Volunteer Canada

This bilingual, non-profit organization promotes volunteerism across Canada by encouraging community participation and recognizing volunteer efforts.

1-800-670-0401
www.volunteer.ca

If you would like to volunteer to help others complete their tax returns, consider the Community Volunteer Income Tax Program run by the Canada Revenue Agency. Please see the FINANCES section for more information.

Recognizing Seniors' Contributions

Congratulatory Messages

You can mark a special occasion by requesting a congratulatory message from:

Her Majesty The Queen for Canadians celebrating birthdays of 100 years or more and for couples celebrating wedding anniversaries of 60 years or more (at five-year intervals).

Rideau Hall - Anniversary Section
1-800-465-6890
www.gg.ca (> FAQ)

The Governor General of Canada for Canadians celebrating birthdays of 90 years or more (at five-year intervals) and for couples celebrating wedding anniversaries of 50 years or more (at five-year intervals).

Rideau Hall - Anniversary Section
1-800-465-6890
www.gg.ca (> FAQ)

The Lieutenant Governor of Ontario for Ontarians celebrating birthdays of 90 years or more and for couples celebrating wedding anniversaries of 50 years or more.
www.ontario.ca/rut

The Prime Minister of Canada for Canadians celebrating birthdays of 65 years or more (at five-year intervals) and for couples celebrating wedding anniversaries of 25 years of more (at five-year intervals).

Executive Correspondence Services
Congratulatory Messages
613-941-6901
www.pm.gc.ca/eng/request-greetings

The Premier of Ontario for Ontarians celebrating birthdays of 80 years or more and for couples celebrating anniversaries of 40 years or more.

www.ontario.ca/wp65

Your Member of Provincial Parliament and/or Member of Parliament for a variety of occasions. For more information, contact the constituency office of your local MPP or MP.

To find your MPP:
Elections Ontario
1-888-668-8683
www.elections.on.ca (> Find Your Electoral District)

To find your MP:
Elections Canada
1-800-463-6868
TTY: 1-800-361-8935
www.elections.ca (> Voter Information Service)

Awards Honouring Seniors

The Honours and Awards Secretariat manages Ontario's medal and recognition programs, as well as special commemorations and celebrations.

Provincial awards honouring seniors include:

- **Senior Achievement Awards** recognizing Ontarians over the age of 65 who have made outstanding contributions in any field.
  www.ontario.ca/uj97
- **Senior of the Year Award** is presented by each municipality in Ontario to an individual over the age of 65 who has enriched the social, cultural or civic life of the community.
  www.ontario.ca/ruw

Annual Events

Don't forget to mark these special dates in your calendar.

Seniors' Month, celebrated every June in Ontario, is a time to recognize the many contributions seniors make to their families, community, province and country.

1-888-910-1999
TTY: 1-800-387-5559
www.ontario.ca/seniorsmonth

National Seniors Day, celebrated on October 1st, honours seniors who have helped build our country and continue to make valuable contributions to society.

www.seniors.gc.ca

International Day of Older Persons, also celebrated on October 1st, is a United Nations designated day recognizing the significant contributions of seniors around the world.

www.un.org/en/events/olderpersonsday

Services for Newcomers

Ontario is home to the largest percentage of immigrant seniors in Canada. If you are an immigrant senior, there are many programs and services that may be offered in your local community.

Newcomer Settlement Program

Through this program, provincial funding is provided to community agencies that help newcomers settle and integrate in Ontario. These community agencies help newcomers connect with language, job training and community services, such as health care. Services are free and are often available in multiple languages.

www.ontario.ca/p449

Settlement.Org

This website offers information and resources to help newcomers settle in Ontario. Topics include employment, education, housing, health care and recreation. Some of this information is available in multiple languages.

2-1-1
www.settlement.org

Ontario Immigration Portal

This portal provides information about what you need to know as an immigrant to Ontario from before you apply to after you've arrived.

www.ontarioimmigration.ca

Learning English or French

Classes in English or French as a Second Language (ESL/FSL) are offered through local school boards. A wide range of training is available, from beginner to more advanced levels. Some school boards offer classes specifically for seniors. For more information, contact your local school boards or visit www.ontarioimmigration.ca

The Language Instruction for Newcomers to Canada (LINC) program is funded by the federal government. To find a free LINC class near you, contact a local immigrant-serving organization or Citizenship and Immigration

Canada. You must be a permanent resident of Canada to be eligible for this program.

Citizenship and Immigration Canada
1-888-242-2100
TTY: 1-888-576-8502
www.servicesfornewcomers.cic.gc.ca

Some universities, community colleges, private language schools and community organizations offer language classes, as well. Contact these groups directly for more information.

For Aboriginal Seniors

Aboriginal Artists in Schools

This program is part of the Ontario Arts Council's Artists in Education Program. It helps Aboriginal artists and Elders provide arts learning experiences in Ontario schools.

Ontario Arts Council
1-800-387-0058
www.arts.on.ca

Elder and Youth Legacy Program

This program was created to offer program funding to Aboriginal organizations that wish to work with Aboriginal Elders and youth on a project basis on all forms of contemporary or traditional arts practices. Through this program, Aboriginal arts organizations help Elders pass on their legacy of artistic practice to the next generation.

Canada Council for the Arts
1-800-263-5588
TTY: 1-866-585-5559
www.canadacouncil.ca

For Lesbian, Gay, Bisexual and Transgendered (LGBT) Seniors

The 519 Church Street Community Centre

This downtown Toronto community centre offers a wide range of programs and services, including the Older Lesbian, Gay, Bisexual, Transgender (LGBT) program, which offers a weekly drop-in program and a monthly book club for LGBT men and women over the age of 50.

416-392-6874
www.the519.org

Senior Pride Network

This network is an association of individuals, organizations and community groups that are committed to expanding programs and services for LGBTQ individuals aged 50+ in Toronto and throughout Canada.

c/o The 519 Church Street Community Centre
416-392-6874
www.seniorpridenetwork.com

For Veterans

Royal Canadian Legion (RCL) Ontario Provincial Command

The Ontario Command of the RCL has over 400 branches throughout the province. Legions focus on remembering those who gave their lives for freedom and look after the needs of veterans, their dependants and those still serving in the Canadian Forces.

905-841-7999
www.on.legion.ca

Royal Canadian Legion (RCL) Manitoba and Northwestern Ontario Command

The Manitoba and Northwestern Ontario Command of the RCL comprises over 150 branches, 30 of which are located in Northwestern Ontario.

204-233-3405
www.mbnwo.ca

The Memory Project

An ongoing initiative from the Historica-Dominion Institute, the Memory Project chronicles Canada's military participation from the First World War to the modern era. This national bilingual archive houses an unprecedented collection of oral interviews, digitized artefacts and memorabilia that tell our stories of service and sacrifice. If you would like to join the Veterans' Speakers Bureau, the Institute will coordinate classroom visits for you to share your story with students at local schools.

The Historica-Dominion Institute
1-866-701-1867
www.thememoryproject.com

2 CAREGIVING

Caregivers provide ongoing care to family members and friends who have a physical, cognitive or mental health condition. Caregiving is not new, but today's caregivers provide more complex care for a longer period of time than ever before.

If you are a caregiver, it's important to know what your needs are and if there are community supports available that can help you. It's also important to start talking early with your family members about what they want as they age and to stress the critical role of legal and financial planning.

In addition, you may want to learn more about home and community care services that serve the needs of seniors, the frail elderly and others. Community Care Access Centres (CCAC) and Community Support Services deliver these services. Your local CCAC can provide an assessment for an individual who requires home care and explain options for care in the community.

For more information about home, community and residential services available to seniors, please visit www.ontario.ca/rux.

For information about community support services, please see the HEALTH AND WELLNESS section of this guide.

Tax Credits for Caregivers

Tax credits may be available to the "supporting person" under the Disability Tax Credit and the Medical Expense Tax Credit. As non-refundable tax credits, these credits can reduce the amount of federal or provincial tax you owe, but are not a cash benefit.

In addition, you may be able to claim the Caregiver Amount if you are maintaining a home for an eligible dependent relative. Unlike the Disability and Medical Expense Tax Credits, this cannot be claimed if the person you're caring for is your spouse or common-law partner.

If you have a dependant with a physical or mental impairment, you may also be eligible to claim an additional $2,000 for the Family Caregiver Amount in

the calculation of certain non-refundable tax credits.

Canada Revenue Agency
1-800-959-8281
TTY: 1-800-665-0354
www.cra-arc.gc.ca/disability

For more information about tax credits, please see the FINANCES section of this guide.

Employment Benefits

Compassionate Care Benefit Program

Caring for a gravely ill family member is one of life's most difficult challenges. Caregivers face many emotional, physical and financial demands. During this stressful time you should not have to choose between keeping your job and caring for your family. Compassionate care benefits are federal Employment Insurance benefits paid to those who have to be away from work temporarily to provide care or support for a very sick family member who has a significant risk of death within 26 weeks. A maximum of six weeks of compassionate care benefits may be paid to eligible individuals.

Service Canada
1-800-206-7218
TTY: 1-800-926-9105
www.servicecanada.gc.ca/eng/sc/ei/benefits/compassionate.shtml

Family Medical Leave

Even if you qualify for compassionate care benefits, you want to be sure that your employer will keep your job for you while you are away. Ontario's family medical leave allows you to take up to eight weeks of leave in a 26-week period to care for certain family members who have a serious medical condition with a significant risk of death within 26 weeks. This leave is unpaid, so although your job is protected, you won't get paid while you are away from work. If you do not qualify for federal compassionate care benefits, you may still be able to take an unpaid family medical leave.

Employment Standards Information Centre
1-800-531-5551
TTY: 1-866-567-8893
www.ontario.ca/ruy

Personal Emergency Leave

Some employees have the right to take up to 10 days of unpaid job-protected personal emergency leave every year. This leave can be taken in the case of personal illness, injury or medical emergency and in the case of death, illness, injury, medical emergency or urgent matter relating to certain family members, including dependent relatives.

Employment Standards Information Centre
1-800-531-5551
TTY: 1-866-567-8893
www.ontario.ca/ruz

3 FINANCES

Taxes

If you are a senior, there are many reasons why you should file an annual personal tax return even if you have no income to report. For example:

- The Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit, a tax-free quarterly payment that helps offset all or part of the GST or HST you pay
- refundable tax credits or grants that you may be eligible for even if you have no earnings or have paid no tax
- pension programs that automatically renew when you file your tax return, such as Old Age Security, Guaranteed Income Supplement, Allowance and Allowance for the Survivor.

There are additional government income programs for older Canadians, but you must apply for most of them. You won't receive benefits automatically. Many programs use your income tax return to determine if you are eligible. Filing your tax return by April 30th each year is the best way to ensure that you are getting the benefits you are eligible to receive.

Canada Revenue Agency (CRA)
1-800-959-8281
TTY: 1-800-665-0354
www.cra-arc.gc.ca

Filing Your Tax Return

You can prepare and file your tax return on paper or electronically. If you send a paper form, include all of your information slips that show your income and deductions, and keep a copy of your return for future reference. If you file electronically, there are programs that can help you, such as NETFILE. Tax packages are available at Canada Post outlets and Service Canada offices, or may be downloaded and printed from the CRA website at www.cra-arc.gc.ca.

If you are entitled to a tax refund, the CRA will issue one. If you owe money, there are a number of ways you can pay, including using the CRA's electronic payment service called My Payment. You can also pay through your bank or

by attaching a cheque or money order made out to the Receiver General to the front of your paper return when you file. If you choose this option, make sure to include your Social Insurance Number on the back of your cheque.

Canada Revenue Agency
Telerefund: 1-800-959-1956
Payment Arrangements: 1-888-863-8657
TTY: 1-800-665-0354

If you are the executor of an estate, you are responsible for filing a tax return for the deceased. For more information, please see the SAFETY AND SECURITY (END OF LIFE) section.

"Learning About Taxes"

This free online course can help teach you how to prepare and file a basic income tax and benefit return. To access the course, please visit www.cra-arc.gc.ca/educators

Community Volunteer Income Tax Program

Do you need help to complete your income tax and benefit return? The Canada Revenue Agency works with community organizations to connect volunteers with eligible low-income individuals with simple tax situations who need help preparing their tax returns. If you have a basic understanding of income tax and you would like to volunteer for this program, contact a participating organization in your community.

Canada Revenue Agency
1-800-959-8281
TTY: 1-800-665-0354
www.cra-arc.gc.ca/volunteer

Provincial Tax Credits and Benefits

Healthy Homes Renovation Tax Credit – This tax credit helps with the cost of making your home safer and more accessible. It can be claimed by senior homeowners and tenants, and by people who share a home with a senior relative. Some examples of eligible expenses include wheel-in or walk-in showers, grab bars and handrails, or lowered counters or cupboards.

Ministry of Finance
1-866-668-8297
www.ontario.ca/healthyhomes

If you are a senior with a low-to moderate-income, you may be eligible to receive the following:

- **Ontario Trillium Benefit (OTB)** – The OTB combines the Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit and Northern Ontario Energy Credit. Most recipients receive monthly OTB payments.
  1-877-627-6645
  www.ontario.ca/trilliumbenefit
- **Ontario Senior Homeowners' Property Tax Grant** – Up to $500 for each eligible household to help offset property taxes if you own your own home.
  1-877-627-6645
  www.ontario.ca/seniortaxgrant

Caregivers may be eligible for the Tax Credit for Caregivers and other benefits. Please see the CAREGIVING section of this guide for more information.

For information about property tax relief for seniors or people with disabilities, please see the HOUSING section of this guide.

Pensions and Other Benefits

Contact Service Canada for information about the Old Age Security (OAS) Pension program or the Canada Pension Plan (CPP). When you call, make sure you have the number that appears on your OAS or CPP payment, your Social Insurance Number or the number on your Old Age Security card. If you'd like to have your benefits directly deposited into your bank account each month, be sure to have the full number of your bank account when you call. You can find this information at the bottom of one of your cheques. If you don't have a chequing account, ask your bank for this information.

Service Canada
1-800-277-9914
TTY: 1-800-255-4786
www.servicecanada.gc.ca

Old Age Security (OAS) Pension

If you are 65 years of age or older and have lived in Canada for 10 years or more after turning 18, you can apply for the OAS pension which provides monthly benefits to eligible Canadians. You don't have to be retired to receive the basic OAS pension, but you must apply for it. If you are a low-income senior, you may be eligible for other benefits as early as age 60. If you lived or worked in another country that has a social security agreement with Canada, you may be eligible for benefits from Canada or from the other country. For more information, see the section on International Benefits in this chapter.

Guaranteed Income Supplement (GIS)

If you are a low-income senior living in Canada who receives OAS pension benefits, you may qualify for the GIS as well. The amount you receive is based on your annual income or the combined annual income of you and your spouse or common-law partner. You must apply for this benefit and renew it every year, either automatically by filing an income tax return by April 30th or by filling out a renewal form.

Allowance and Allowance for the Survivor

If you are receiving the GIS and your spouse or common-law partner (same sex or opposite sex) is between 60 and 64 years of age, he or she can apply for the Allowance. The Allowance for the Survivor can be claimed by a widow or widower between the ages of 60 and 64.

Other Benefits

You may also be eligible for other programs, some of which are intended for low-income seniors or for particular groups, such as veterans. Contact Service Canada to find out if you are eligible for a particular program.

Service Canada
1-800-277-9914
TTY: 1-800-255-4786
www.servicecanada.gc.ca

Guaranteed Annual Income System (GAINS)

GAINS is a provincial program that ensures a guaranteed minimum income for qualifying Ontario senior citizens. To be eligible, you must be an Ontario resident, 65 years of age or older who is receiving OAS and GIS benefits, and who has a total income below the level guaranteed by the province.

Ministry of Finance
1-866-ONT-TAXS (1-866-668-8297)
TTY: 1-800-263-7776
www.ontario.ca/gains

Canada Pension Plan (CPP) Retirement Pension

Most people over the age of 18 who work in Canada pay money into the CPP. You and your employer each pay half of the contributions. If you are self-employed, you pay both portions. It's important to remember that you must apply for CPP benefits. You won't automatically be enrolled when you turn 65.

Some people may qualify to receive CPP benefits as early as age 60, while the latest you can choose to begin receiving the pension is at age 70. The amount you receive is based on how much you contributed and for how long, as well as the age at which you start to receive benefits. Income from CPP benefits must be declared on your annual tax return.

Service Canada
1-800-277-9914
TTY: 1-800-255-4786
www.servicecanada.gc.ca

Disability Benefits

If you are a CPP contributor under the age of 65 and cannot work because of a disability, you may be eligible for monthly benefits provided by the Canada Pension Plan Disability Benefits program.

Survivor Benefits

CPP survivor benefits are paid to a deceased contributor's estate, surviving spouse or common-law partner (same sex or opposite sex) and dependent children. The death benefit is a one-time payment to, or on behalf of, the estate of a deceased CPP contributor. The survivor's pension is a monthly

pension paid to the surviving spouse or common-law partner of a deceased contributor. The children's benefit is a monthly benefit for dependent children of a deceased contributor.

Pension Sharing

Spouses or common-law partners (same sex or opposite sex) who are together, who are both at least 60 years old and who are both receiving CPP pension benefits can share their CPP retirement benefits. This may reduce the amount of personal income tax that older couples pay.

International Benefits

This program may provide retirement, disability or survivor benefits to eligible individuals who have lived or worked in another country, or to the surviving spouse, common-law partner or children of eligible individuals.

1-800-454-8731

Employment Insurance (EI) Benefits

If you wish to continue working after age 65 you are eligible for the same EI benefits as other workers in Canada. You must meet the qualifying and entitlement conditions. The receipt of pension income does not prevent you from receiving EI benefits. If you return to work, accumulate enough insurable hours and meet the entitlement conditions to set up a claim, your pension income will not be deducted from your EI benefits.

Service Canada
1-800-206-7218
TTY: 1-800-529-3742
www.servicecanada.gc.ca

Financial Planning

Everyone should have a financial plan. It's never too late to get started. A good plan will include your current and future living expenses, sources of income, assets, tax planning, insurance needs and investments. You can find free guides on the Internet to help you get started or you can contact a certified financial planner. Elder planning counsellors specialize in working with people 50 years of age and older.

Registered Retirement Savings Plan (RRSP) and Registered Retirement Income Fund (RRIF)

Many people choose to privately save for retirement by putting money into RRSPs. RRSP contributions are tax deductible and interest you earn in the plan is tax free. Payments made out of an RRSP, however, are taxable. By law, you cannot hold an RRSP beyond the last day of the year in which you turn 71. A RRIF is a fund that provides income during your retirement. As with an RRSP, a RRIF is an arrangement between you and a carrier, such as an insurance company, a trust company or a bank.

Tax-Free Savings Account (TFSA)

This unique bank account allows you to set money aside tax-free throughout your lifetime. Each calendar year, you can contribute up to the TFSA dollar limit for the year, plus any unused TFSA contribution room from the previous year. Your federal income-tested benefits and credits such as OAS, GIS or EI benefits will not be reduced as a result of the income you earn in your TFSA or the amount you withdraw from your TFSA. Contact your financial institution to learn more or visit www.cra.gc.ca/tfsa.

Lifelong Learning Plan

This plan allows you to take money out of your RRSPs to pay for training or education for you or your spouse/common-law partner. When you withdraw funds for this purpose, you have up to 10 years to repay the amount back into your RRSP. Students must have completed an educational program before the end of the year in which they turn 71.

www.cra-arc.gc.ca

Financial Assistance

Ontario Works

If you qualify, Ontario Works provides money to help cover the costs of basic needs, such as food and rent. How much you receive depends on your family size, income, assets and housing costs. Your local Employment and Social Services office can provide more information.

www.ontario.ca/ru1

Home and Vehicle Modification Program

Run by the Ontario March of Dimes, this program provides funding for basic home and/or vehicle modifications so that people with mobility restrictions can continue to live safely in their homes and participate in their communities.

Ontario March of Dimes
1-877-369-4867 (press "2" to speak with an Intake Counsellor)
www.marchofdimes.ca

For Veterans

Disability Pensions and Awards

Veterans Affairs Canada offers a wide range of services and benefits to eligible veterans and others. Disability pensions and awards are available for conditions related to service in the Merchant Navy, Canadian Forces, Royal Canadian Mounted Police or to those serving in support of the Canadian Forces in wartime or in Special Duty/Operational Areas.

Veterans Affairs Canada
1-866-522-2122
www.veterans.gc.ca

Bureau of Pensions Advocates

This nationwide organization of lawyers within Veterans Affairs Canada provides free legal help for veterans who are not satisfied with decisions about their claims for disability benefits.

1-877-228-2250

War Veterans Allowance

This allowance is available to eligible low-income veterans of the Second World War or Korean War. Surviving spouses, common-law partners and orphans may qualify for this allowance if the deceased veteran or civilian had the required war service.

Veterans Affairs Canada
1-866-522-2122
www.veterans.gc.ca

Soldiers' Aid Commission of Ontario

The Commission provides financial assistance to Canadian and Allied Veterans living in Ontario who enlisted and served in Canada and/or overseas in the Second World War or the Korean War and to their spouses or surviving dependants. One-time assistance is provided every 12 months to resolve a specific problem. Funds can assist with the purchase of health-related items (hearing aids, dentures, eyeglasses, etc.), home repairs, moving costs or furniture, and assistive devices (wheelchairs, chairlifts, etc.).

Royal Canadian Legion - Ontario Provincial Command
905-841-7999
www.on.legion.ca

Veterans Affairs Canada
1-866-522-2122
www.veterans.gc.ca

Benevolent Funds

Benevolent Funds assist veterans, ex-service personnel and their dependants. Applications can be made through a Veterans Affairs Canada counsellor or your Royal Canadian Legion Provincial Service Officer. Requests for assistance usually relate to basic needs (food, shelter and medical care) on a one-time only basis.

Royal Canadian Legion - Ontario Provincial Command
905-841-7999
www.on.legion.ca

Veterans Affairs Canada
1-866-522-2122
www.veterans.gc.ca

4 HEALTH AND WELLNESS

General Information

Call 9-1-1 if you find yourself in any situation where people are at risk and immediate action is needed.

Telehealth Ontario

Available 24 hours a day, seven days a week this free service connects you to a registered nurse who can provide confidential health advice and general health information. You will be asked to describe your symptoms and answer questions. The registered nurse may then advise self-care, recommend a visit to a health practitioner or refer you to community resources nearest you. This service is available in English or French, with translation support for other languages and a direct TTY number for those with hearing and speech difficulties.

1-866-797-0000
TTY: 1-866-797-0007
www.ontario.ca/ru2

Community Care Access Centre (CCAC)

CCACs are local non-profit community agencies that provide simplified access to home and community care. CCACs can help you to live independently in your own home for as long as possible. For example, your CCAC case manager can help to coordinate in-home services, including nursing, personal support (help with bathing, dressing, etc.), physiotherapy, occupational therapy, social work, nutritional counselling, medical supplies and equipment. In addition to these in-home supports, your CCAC case manager can tell you about other local community services that could help you or your caregiver.

CCAC is also your single point of access for admission to a long-term care home. You cannot apply directly. Your CCAC case manager can provide information about long-term care homes, other housing alternatives, such as supportive/assistive housing, retirement homes and seniors' apartments, and financial options. Your case manager will assess your eligibility for admission to a long-term care home and help you with the application process.

310-CCAC (310-2222)
www.healthcareathome.ca

For more information about housing options for seniors, please see the HOUSING section of this guide.

Finding a Health Care Provider

The College of Physicians and Surgeons of Ontario's **Doctor Search** is a free service that provides information about Ontario physicians.

www.cpso.on.ca/docsearch

Health Care Connect is a program that refers people without a regular family health care provider to physicians and nurse practitioners who are accepting new patients in their community.

1-800-445-1822
www.ontario.ca/healthcareconnect

Health Care Options is a one-stop source of information that can tell you where to seek immediate health care in your community. Health Care Options provides a list of primary care resources, including urgent care centres, walk-in/after-hours clinics, Nurse Practitioner-Led Clinics, Family Health Teams and Community Health Centres.

1-866-330-6206
www.ontario.ca/healthcareoptions

Public Health

Public Health Units

Public Health Units offer health promotion and disease prevention programs to help Ontarians of all ages learn more about health, including healthy lifestyles, communicable disease control and immunization.

ServiceOntario
1-866-532-3161
TTY: 1-800-387-5559
www.ontario.ca/ru3

ColonCancerCheck

This program is the first province-wide, organized screening program designed to increase screening rates and reduce deaths from colorectal cancer, which is highly curable if detected early. Ontario has one of the highest rates of colorectal cancer in the world. Make sure you know the risk factors:

- Are you between the ages of 50 and 74?
- Do you eat a high-fat, low-fibre diet?
- Are you a smoker?
- Do you consume alcohol excessively?
- Are you physically inactive?
- Are you obese?
- Do you have a family history of colorectal cancer, particularly a parent, child or sibling?
- Do you suffer from inflammatory bowel disease (ulcerative colitis or Crohn's disease)?

If you answered 'Yes' to any of these questions, your doctor or nurse practitioner can help you reduce your risk of colorectal cancer and recommend the appropriate screening methods to catch this disease early.

1-866-410-5853
TTY: 1-800-387-5559
www.ontario.ca/coloncancercheck

Diabetes

Diabetes is a serious disease that, if neglected, can lead to serious, long-term health complications, including heart and kidney disease, stroke, blindness and amputation. While type 1 diabetes cannot be prevented, type 2 diabetes can be prevented with healthy eating, weight management and exercise. By making the right lifestyle choices, both types of diabetes can be managed. Early signs of diabetes should be taken seriously. See a doctor to have your blood glucose (sugar) checked.

Early signs include:

- feeling more thirsty
- frequent urination

- a sudden weight change, either a gain or a loss
- a lack of energy or feeling more tired than usual
- blurred vision
- infections that are more frequent or recurring
- injuries, such as cuts and bruises, that are slow to heal
- tingling or no feeling in your hands or feet
- trouble getting or maintaining an erection.

Contact the organizations below to learn more about diabetes tests, prevention tips and how you can more effectively manage diabetes.

Ontario Diabetes Strategy
www.ontario.ca/diabetes

ServiceOntario
1-866-532-3161
TTY: 1-800-387-5559
www.ontario.ca/ru4

Canadian Diabetes Association
1-800-BANTING (1-800-226-8464)
www.diabetes.ca

Bone Mineral Density Testing

Osteoporosis is a disease that can cause fragile bones and an increased risk of fractures. Bone mineral density testing measures bone loss due to osteoporosis. The results can help you and your doctor evaluate your risk of future fractures, determine the need for medical treatment and monitor the success of existing treatment. OHIP covers annual bone mineral density tests for individuals at high risk for osteoporosis and future fractures, and less frequent testing for lower-risk individuals.

ServiceOntario
1-866-532-3161
TTY: 1-800-387-5559
www.ontario.ca/ru5

Osteoporosis Society of Canada
1-800-463-6842
www.osteoporosis.ca

Immunizations

Immunizations help save lives and prevent serious illnesses. Ensuring that you are up to date with your immunizations can help protect you and your loved ones against certain diseases. Those over the age of 65 are at higher risk for complications from influenza and pneumonia. As a result, it's important for seniors to get a free flu shot each year before influenza season begins, typically in October. Most seniors need to get the pneumonia vaccine only once to be protected and it can be given at any time of year. Speak with your health care provider to ensure that your immunizations are up to date.

HIV Treatment

The Canadian AIDS Treatment Information Exchange is Canada's source for current, unbiased information about HIV and hepatitis C. This organization provides people living with HIV or hepatitis C, at-risk communities, healthcare providers and community organizations with knowledge, resources and expertise to reduce transmission and improve quality of life.

1-800-263-1638
www.catie.ca

The Canadian AIDS Society and Ontario HIV Treatment Network promote HIV/AIDS research and education, and provide support to those living with HIV/AIDS in the community. The organization 2-Spirited People of the 1st Nations, serving Aboriginal gay, lesbian, bisexual, and transgender people in Toronto, offers programs and services that include HIV/AIDS education, outreach, prevention, support and counselling for 2-Spirited People and others living with and affected by HIV/AIDS.

The Canadian AIDS Society
1-800-499-1986
www.cdnaids.ca

The Ontario HIV Treatment Network
1-877-743 6486
www.ohtn.on.ca

2-Spirited People of the 1st Nations
416-944-9300
www.2spirits.com

Ontario Health Insurance Plan (OHIP)

OHIP covers a wide range of health services that are medically necessary. As a resident of Ontario, you must have a valid Ontario health card to show that you are entitled to health care services paid for by OHIP.

Eligibility

Generally, as an Ontario resident you are eligible for provincially funded health coverage under OHIP if you:

- are a Canadian citizen, permanent resident or among one of the newcomer to Canada groups eligible for OHIP as set out in Ontario's Health Insurance Act
- are physically present in Ontario for 153 days in any 12-month period
- are physically present in Ontario for at least 153 days of the first 183 days immediately after establishing residency in the province
- make your primary place of residence in Ontario.

OHIP coverage normally begins three months after the date you establish residency in Ontario. If you are a new or returning resident, you are strongly encouraged to purchase private health insurance in case you become ill during the OHIP waiting period.

Ontario Health Card

Residents of Ontario must have a valid health card to show that they are entitled to health care services paid for by the Ontario Health Insurance Plan (OHIP). Either a photo health card or a red and white health card is acceptable to access insured health services provided the card is valid and belongs to you. Your health card is to be used only to access health care services. Do not show your card or give your health card number to anyone except a health care provider when you receive services or to the Ministry of Health and Long-Term Care.

Your photo health card has an expiry date that matches your birthday. You will need to visit a ServiceOntario Centre to renew your card and have another photo taken. Renewal notices for photo health cards are mailed approximately two months prior to the expiry date shown on the front of your card, but you can renew up to six months prior to this expiry date. Red and

white health cards do not have an expiry date. If you are 80 years of age or older, you have the option of renewing by mail, but your new health card won't include your photo or signature.

ServiceOntario
1-866-532-3161
TTY: 1-800-387-5559
www.ontario.ca/exi2

What's Covered

- **Physician services:** The ministry covers all insured medically necessary services provided by your physicians. Physicians may bill you for uninsured services (such as requiring a sick note) if you miss an appointment or if your health card is not valid.
- **Services from other health care providers:** Services provided by podiatrists are partially covered under OHIP. You may need to pay the full or partial cost of services provided by other health care providers, such as physiotherapists. Contact the Ministry of Health and Long-Term Care if you have questions about services provided by other health care providers.
- **Dental services in hospital:** OHIP pays for some dental surgery when it's done in hospital. You must pay the cost of regular dental services in a dentist's office.
- **Eye care:** A yearly eye examination is covered for people under 20 and over 65 years of age. Patients aged 20-64 with certain conditions can go directly to their optometrist or physician to receive an OHIP-insured eye examination. Speak to your primary health care provider to learn more. If you are receiving assistance under the Ontario Disability Support Program, Ontario Works or the Family Benefits Program, you are covered for routine eye examinations once every two years.
- **Northern Health Travel Grant:** If you live in northern Ontario and have to travel long distances for specialty medical care, you may be eligible for this grant.
  1-800-461-4006
- **Services in other Canadian provinces and territories:** Most of your Ontario health coverage benefits can be used across Canada. The province or territory you are visiting will usually bill Ontario directly. If you have to pay for health services you receive in another part of Canada, submit your receipts to your local ministry office to be considered for reimbursement. Prescription drugs from pharmacies, home care services, ambulance

services and long-term care services provided in other provinces and territories are not covered.

- **Services outside Canada:** For people travelling outside Canada, the ministry pays a set rate for emergency health services. Ambulance services are not covered. If you are planning to travel outside Canada, you are encouraged to purchase supplementary insurance as many emergency health services provided abroad cost much more than OHIP may pay.

MedsCheck

This free program allows you to schedule an annual 20 to 30-minute discussion with a pharmacist to learn how your prescription, over-the-counter and alternative medications may be affecting each other. If you're an Ontario resident and you are taking at least three prescription medications for a chronic condition, MedsCheck can help you learn how to manage all of your medications. There are also MedsCheck programs for Ontarians suffering from diabetes, for residents of long-term care homes and for those unable to visit a pharmacy.

Ministry of Health and Long-Term Care
1-866-255-6701
TTY: 1-800-387-5599
www.ontario.ca/medscheck

Ontario Drug Benefit (ODB) Program

If you're 65 or older and have a valid health card, you are eligible for the ODB program. You don't have to apply for coverage. If the Ministry of Health and Long-Term Care has your correct mailing address, you will receive a letter notifying you of your ODB eligibility about two months before you turn 65.

Your benefits will begin on the first day of the month after you turn 65. At that point, you simply take your prescription and your health card to the pharmacy and tell the pharmacist that you are eligible for the ODB program. Your pharmacist will check your eligibility on the government's Health Network System. If you change your address, you must inform the ministry. You can update your address online at www.ontario.ca/addresschange or at a ServiceOntario centre.

Co-payments and Deductibles

The ODB benefit year starts on August 1st. Most seniors will pay the first $100 of their prescription drug costs (the deductible) at their pharmacy. You pay your deductible by purchasing approved prescription products. Once the deductible is paid, most seniors will then be asked to pay up to $6.11 for each approved prescription filled (the co-payment).

Under the Seniors Co-Payment Program, lower-income seniors can apply to have their deductible waived and their co-payment reduced to $2.00 to fill a prescription for an approved product. You need to apply for this program. For an application kit, ask your local pharmacy, call 1-800-575-5386 or visit www.ontario.ca/ru6.

What's Covered

The ODB program covers most of the cost of over 3,800 prescription drug products, some nutrition products and some diabetic testing agents listed in the Ontario Drug Benefit Formulary/Comparative Drug Index. To qualify, an Ontario doctor or other authorized prescriber must prescribe the drugs and you must buy them from an accredited Ontario pharmacy or from an Ontario doctor who is licensed to sell prescription drug products and who is linked to the ministry's Health Network System.

The following products are not covered by the ODB program:

- prescription drugs that you buy outside Ontario
- prescription drugs that you buy at your doctor's office if the doctor is not linked to the ministry's Health Network System
- syringes and other diabetic supplies such as lancets and glucometers, eyeglasses, dentures, hearing aids or compression stockings.

In very special cases, the Exceptional Access Program may cover drugs that are not on the approved ODB list. A doctor must apply for this program on your behalf.

Diabetic Testing Agents

These are products that diabetics use to test their blood sugar levels and ketone levels in their urine. If you are eligible for coverage through the ODB program, have diabetes and have a prescription for the approved diabetic testing agent from an Ontario doctor, the program will cover the costs of

diabetic testing agents on the ministry's approved list.

Ontario Drug Benefit Program
1-866-532-3161
TTY: 1-800-387-5559
www.ontario.ca/h8h

Dental Care

While you must pay for the cost of regular dental services in a dentist's office, OHIP will cover some dental surgery that by medical necessity must be provided in a hospital. If you are a resident of a long-term care home, you will be given a dental assessment upon admission and will receive ongoing oral care by qualified dental professionals on a fee-for-service basis. If you need treatment or services not provided by your facility, you will be referred to a dentist or other professional of your choice. You or your representative must authorize and pay for those services.

Some municipalities provide financial assistance for low-income seniors for dental care. You can learn more by calling 2-1-1 or your municipal, regional or district government offices.

In addition, the dental faculties at the University of Toronto and Western University provide dental services at a fee generally lower than what private dentists charge. Visit www.dentistry.utoronto.ca/patient-clinics or www.schulich.uwo.ca/dentistry/dental_clinics/docs for more information.

The Ontario Dental Association provides tips about oral health for seniors and can help you find a dentist in your area. Visit www.youroralhealth.ca/seniors97 and www.youroralhealth.ca/find-a-dentist24 to learn more.

Assistive Devices Program

If you are an Ontario resident with a long-term physical disability, you may be eligible to receive funding assistance from this program towards personalized assistive devices to help you live more independently. Any Ontario resident with a valid Ontario Health card who has a long-term physical disability and requires the use of a device for six months or longer can apply for funding assistance. Each device category has specific eligibility requirements that must be met.

The Assistive Devices Program pays up to 75 per cent of the cost of equipment, such as wheelchairs, respiratory devices and custom fabricated orthotic devices, including ankle-foot-orthoses. For other equipment, such as hearing aids, the program contributes a fixed amount. With regard to ostomy supplies, breast prostheses and needles and syringes for seniors, the program will pay a grant directly to the person.

The Assistive Devices Program pays for 100 per cent of the monthly reimbursement rate for home oxygen therapy equipment and related services for seniors 65 years of age or older and for individuals 64 years of age or younger who are on social assistance, residing in a long-term care home or who are receiving professional services through a Community Care Access Centre.

Ministry of Health and Long-Term Care
1-800-268-6021
TTY: 1-800-387-5559
adp@ontario.ca
www.health.gov.on.ca/adp

Ambulance Services

If you have a valid health card and your use of an ambulance is deemed medically essential by an attending doctor, you won't be billed for ambulance trips between Ontario medical facilities (for example, between two hospitals), but you will be billed a nominal fee for an ambulance trip between your home and a hospital. You don't have to pay this fee if you are receiving social assistance or certain home care services or are living in a provincially funded health care home, such as a long-term care home.

If your ambulance trip is deemed not medically essential by an attending doctor or you do not have a valid Ontario health card, you will be billed an ambulance service co-payment charge of $240 for each land ambulance trip or the actual cost of an air ambulance trip.

Regional Geriatric Programs (RGPs) of Ontario

RGPs provide specialized geriatric services to help treat illness and disability in older adults who have multiple and complex needs. Working in collaboration with primary care physicians, community health professionals and others, these programs seek to meet the needs of the most frail

and vulnerable seniors. For information about services, see the contact information below.

- Regional Geriatric Programs of Ontario: www.rgps.on.ca
- RGP of Toronto: 416-480-6026, www.rgp.toronto.on.ca
- Specialized Geriatrics Services (South East Ontario): www.sagelink.ca
- RGP of Eastern Ontario (Ottawa): 613-761-4458, www.rgpeo.com
- RGP Central (Hamilton): 905-777-3837 (extension 12436), www.rgpc.ca
- Specialized Geriatrics Services (South West Ontario): 519-685-4000 (extension 44028), www.sjhc.london.on.ca/specializedgeriatrics

Mental Health and Addictions

Specialized Geriatric Mental Health Outreach Programs

These programs provide assessment, consultation, treatment and education to seniors with serious mental illness, as well as to their families and service providers. In most cases, seniors with mental illness or their families can directly access these programs or they can be referred through a family doctor. To find out about a program in your area, contact your family doctor.

Inpatient and Outpatient Services at Hospitals

Most general hospitals across the province have inpatient psychiatry beds that provide acute, short-term treatment for people with mental illness. A number of provincial psychiatric hospitals and specialty psychiatric hospitals have inpatient beds that provide treatment for seniors with serious mental illness who have longer-term hospitalization needs. Many of these facilities also have outpatient psychiatry programs for seniors with mental illness, including day treatment programs and outpatient clinics.

In the case of a psychiatric emergency, contact or go to the hospital emergency department nearest you.

To access hospital-based psychiatric services for seniors, contact your family doctor.

Some Community Care Access Centres may also offer mental health services for seniors.

Community Care Access Centre
310-CCAC (310-2222)
www.healthcareathome.ca

Centre for Addiction and Mental Health (CAMH)

CAMH is Canada's leading addiction and mental health organization providing comprehensive, accessible care for people suffering from addiction or mental illness. CAMH's Geriatric Mental Health Program provides treatment services, support and ongoing follow-up for people 65 years of age and older who have a mental health or addiction problem (or both). This program also provides information about affiliated agencies, programs and services. Clients aged 60-64 with mental health and addiction issues will be considered on a case-by-case basis.

Geriatric Mental Health Program Central Intake Office
416-535-8501 (ext. 2875)
www.camh.net

Canadian Mental Health Association (CMHA), Ontario

CMHA, Ontario is a non-profit, charitable organization committed to improving services and support for people living with mental illness and their families. The association provides community mental health services in 32 branches located across Ontario and develops public policy advice that promotes mental health for all Ontarians.

1-800-875-6213
www.ontario.cmha.ca

ConnexOntario

ConnexOntario operates three helplines that provide free, confidential health services information for people experiencing problems with alcohol and drugs, mental illness or gambling. Helplines are available 24 hours a day, seven days a week.

Drug and Alcohol Helpline
1-800-565-8603
www.drugandalcoholhelpline.ca

Mental Health Helpline
1-866-531-2600
www.mentalhealthhelpline.ca

Ontario Problem Gambling Helpline
1-888-230-3505
www.opgh.on.ca

Smoking Cessation

Tobacco use and exposure to second-hand smoke is associated with the development and progression of chronic disease, mobility restrictions and a decline in physical function. Quitting smoking can enhance your quality of life and reduce your risk of illness and death. Counselling is a proven intervention strategy that greatly increases the chance that a smoker will quit.

Smokers' Helpline
1-877-513-5333
www.smokershelpline.ca

The Ontario Drug Benefit program also provides smoking cessation supports to Ontarians aged 65 years and older, including coverage for prescription cessation medications and access to free cessation counselling by community pharmacists.

ServiceOntario
1-866-532-3161
TTY: 1-800-387-5559

Falls Prevention

Falls are the leading cause of injury among seniors and roughly half of these falls occur at home. Every year, one-third of seniors fall and often experience serious consequences to their health, independence and quality of life. Fortunately, many falls are preventable.

Reduce your risk by following these tips:

- Exercise regularly. Adults aged 65 years and older should complete at least 150 minutes of moderate to vigorous aerobic physical activity per week, in bouts of 10 minutes or more. If you have poor mobility, physical activity can help you enhance your balance and prevent falls. Make sure you have proper footwear that includes rubber soles, low heels and laces or Velcro that securely fasten.
- Take a bone density test. Osteoporosis is a disease that makes bones brittle and more likely to break during a fall. At least 80 per cent of broken

bones in older adults are related to osteoporosis, with older women at greatest risk of developing the disease. Ask your doctor for a bone mineral density test to determine your risk.

- Know your medications. Taking four or more medications increases your chance of falling. Speak to your doctor about all the medications you are taking to learn why you are taking them, what side effects they have (such as drowsiness or dizziness) and if there are alternatives.
- Reduce home hazards. These include loose carpets and cords on the floor, items blocking the stairs and poor lighting. Also consider installing assistive devices, such as grab bars or raised toilet seats.

Osteoporosis Canada
1-800-463-6842
www.osteoporosis.ca

To order related publications from the Ontario Seniors' Secretariat, including *A Guide to Preventing Falls and What To Do If You Fall*:

ServiceOntario Publications
1-800-668-9938
TTY: 1-800-268-7095
www.ontario.ca/publications

To order related publications from the Public Health Agency of Canada, including the *Safe Living Guide, You Can Prevent Falls!, 12 Steps to Stair Safety at Home* and *If You Fall or Witness a Fall, Do You Know What To Do?*:

Division of Aging and Seniors
1 800 O-Canada (1-800-622-6232)
www.phac-aspc.gc.ca/seniors-aines

Nutrition

EatRight Ontario

This program connects you to a Registered Dietitian who can provide free advice that can improve your quality of life. Visit the EatRight Ontario website to access additional resources that support the development of healthy eating habits, including 'Nutri-eScreen', an interactive web-based nutrition support tool targeted at older adults.

1-877-510-510-2
www.eatrightontario.ca

Eating Well with Canada's Food Guide

For years, this guide has helped Canadians find the right balance of nutrition and activity to stay fit and healthy. You don't have to give up foods you love for the sake of your health, but you do need to aim for variety and moderation. Eating Well with Canada's Food Guide can help you make good choices.

Publications Health Canada
1-866-225-0709
TTY: 1-800-267-1245
www.healthcanada.gc.ca/foodguide

Dietitians of Canada

This association of food and nutrition professionals is committed to the health and well-being of Canadians. It produces a variety of resources that can help you make healthy food choices, learn more about the role of nutrition in health and find a dietitian in your area.

416-596-0857
www.dietitians.ca

Hearing Care Counselling Program

This program is designed to help seniors (55+) stay connected, independent and confident, offering information on communication devices and other available services in the comfort of their own home. Counsellors provide home visits, education, demonstrations and recommendations of communication devices.

Canadian Hearing Society
1-877-347-3427
TTY: 1 877 216 7310
www.chs.ca

MedicAlert® Safely Home®

A person suffering from Alzheimer's disease or a related dementia may have a tendency to wander and become lost, often without warning. To help these individuals and their families, the Alzheimer Society and the Canadian MedicAlert Foundation have partnered and improved the Safely Home program, incorporating the best features of both Safely Home and

MedicAlert services. For a fee, members receive an engraved identification bracelet that allows police and emergency responders to quickly identify the person who has wandered.

1-855-581-3794
www.alzheimer.ca (>Living with dementia > Safety > MedicAlert® Safely Home®)

Finding Your Way

To assist people with dementia who may wander or become lost, and support caregivers and communities, the Alzheimer Society of Ontario in partnership with local societies has developed Finding Your Way. This program will raise awareness about the risks of wandering and going missing for people with dementia, and offer practical advice about how to manage these risks and how to respond most effectively if a missing incident occurs.

Finding Your Way
www.findingyourwayontario.ca

Alzheimer Society of Ontario
1-800-879-4226
www.alzheimerontario.org

2-1-1
www.211ontario.ca

Community Support Services

Community Support Services can help you to maintain your safety and independence while living at home. Services are delivered either in your home or in a group setting within your community. There are a wide variety of community support services which may be available in your area. Organizations funded by the government to provide these services are not-for-profit corporations. Some private for-profit companies may provide similar services for a fee.

For information about the following community support services, contact:

Community Care Access Centre
310-CCAC (310-2222)
www.healthcareathome.ca

Adult Day Programs

These programs provide structured and supervised activities in a group setting for adults who need care or support. Programs usually include planned recreational and physical activities, meals, transportation to and from the program and some personal care. There may be a consumer fee to cover meal and transportation costs, although subsidies may be available.

Caregiver Support Services

There are various ways to help the regular caregiver, who is often a family member, to have a break or do some things for themselves. These services are called respite care services and can be provided in two ways: In-Home Respite and Short-Stay Respite.

Client Intervention and Assistance Services

This service provides support to individuals who need help coping with activities associated with daily life, such as maintaining good nutrition, household management, locating services, filling out forms, etc.

Emergency Response Service

This service requires the installation of an electronic device in your home so that you are connected to an emergency response centre at all times. Often this device is worn around a person's neck so it is within easy reach at all times.

Foot Care Services

These services are provided by trained staff who assist by trimming toenails, monitoring the condition of your feet and/or providing bathing and massage treatments. Availability may depend on your needs and the extent of foot care services in the community. A consumer fee may also apply.

Friendly Visiting Services

This service provides regular volunteer visits to an isolated senior. Visits are generally made to your home, but the volunteer can also help run errands or accompany you while you do your shopping, banking or other activities.

Home Help Referral Services

These services refer a person who requires home help to an individual who provides specific services. A consumer fee may apply.

Home Maintenance and Repair Services

Some agencies can help you arrange heavy home maintenance tasks, such as yard maintenance, snow shovelling, window washing or one-time repair jobs. If you are frail or physically disabled, an agency may make the service arrangements for you, but usually the consumer pays the worker(s) or company directly.

Meal Services

Depending on your needs and service availability, nutritious meals can be delivered to your home or arrangements can be made for you to enjoy a meal with others in the community. A consumer fee to cover the cost of food or transportation may apply.

Social or Recreational Services

Available in seniors' centres, these services consist of learning and recreational activities that encourage community involvement and intergenerational contact. Often referred to as "Older Adult Centres", these centres serve a wide range of individuals, ranging from those who are very healthy to those who require support in order to continue living independently in the community. Seniors are directly involved in operating Older Adult Centres in roles that may include serving on the board of directors, advising on program planning and acting as volunteers.

Transportation Services

These services can help if you are unable to use existing transportation options available to you or require some assistance. Transportation can be provided in a volunteer's car, a community vehicle or a taxi depending on your needs and service availability in your area. There is a consumer fee for this service to cover the cost of transportation, although subsidies may be available.

Security Checks or Reassurance Services

This service ensures that a volunteer telephones you regularly to check that you are not in crisis or at risk of physical harm.

Palliative Care

Hospice palliative care is a philosophy of care that aims to relieve suffering and improve the quality of living and dying. It strives to help individuals and families address physical, psychological, social, spiritual and practical issues related to the process of dying.

Complex Continuing Care

Also known as chronic care, complex continuing care provides ongoing, medically complex and specialized services to people of all ages, sometimes over extended periods of time. This care is provided in hospitals for people with long-term illnesses or disabilities who typically require skilled, technology-based care that is not available at home or in long-term care homes. Residents are charged a co-payment that provides room, board and other necessities, in addition to medical care.

For information about organ and tissue donation, please see the SAFETY AND SECURITY (Legal Matters) section of this guide.

For Aboriginal Seniors

National Aboriginal Diabetes Program

This program raises awareness about diabetes and offers culturally appropriate programs and services for those affected by the disease.

1-877-232-NADA (232-6232)
www.nada.ca

Substance Abuse and Treatment

Health Canada provides funding to First Nations and Inuit communities to set up and run substance abuse treatment programs. These programs offer many services to help individuals and families who are affected by substance abuse.

Health Canada
Treatment Centre Directory for Ontario
1-800-640-0642
TTY: 1-800-267-1245
www.hc-sc.gc.ca

Non-Insured Health Benefits (NIHB) for First Nations and Inuit

NIHB provides eligible First Nations people and Inuit coverage for benefit claims for a specified range of drugs, dental care, vision care, medical supplies and equipment, short-term crisis intervention, mental health counselling and medical transportation.

Health Canada
1-800-640-0642
TTY: 1-800-267-1245
www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php

For Lesbian, Gay, Bisexual and Transgendered (LGBT) Seniors

Rainbow Health Ontario

This organization works to improve the health and well-being of the LGBT community through education, research, outreach and public policy advocacy. It also provides training on a range of health and wellness issues, including those that focus on LGBT seniors.

416-324-4100
www.rainbowhealthontario.ca

For Veterans

Veterans Independence Program

Eligible veterans can access various health benefits, including medical, surgical and dental care, prescription drugs and hearing/vision aids through Veterans Affairs Canada. In addition, programs such as the Veterans Independence Program help qualified veterans and others remain healthy and independent in their own homes and communities.

Veterans Affairs Canada
1-866-522-2122
www.veterans.gc.ca

5 HOUSING

Home Adaptations

Most of us want to continue living in our own home for as long as possible, but housing needs can change over the course of a lifetime. Sometimes even small and inexpensive modifications can help make your home safer and allow you to remain independent as you get older. *If you're thinking of* modifying your home, these Canada Mortgage and Housing Corporation online publications may be able to help:

- *Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide* can help you learn about the types of home adaptations that are best for you.
- *Accessible Housing By Design* highlights the range of renovations that can make your home more accessible.
- *At Home with Alzheimer's Disease* offers tips for adapting the home of someone living with Alzheimer's disease.
- *Preventing Falls on Stairs* can help you reduce the risk of falls and injuries on stairs.

Canada Mortgage and Housing Corporation
1-800-668-2642
TTY: 1-800-309-3388
www.cmhc.gc.ca (> Maintaining a Home > Adaptations for Seniors)

Financial Assistance Programs

If you are thinking of modifying your home to make it more accessible, there are a number of government programs that may be able to help you.

Healthy Homes Renovation Tax Credit

This tax credit can be claimed by senior homeowners and tenants and by people who share a home with a senior relative to help with the costs of making your home safer and more accessible. Some examples of home modifications include wheel-in or walk-in showers, grab bars and handrails, or lowered counters or cupboards.

Ministry of Finance
1-866-668-8297
TTY: 1-800-263-7776
www.ontario.ca/healthyhomes

Ontario Renovates

The Ontario Renovates component of the Investment in Affordable Housing for Ontario Program (2011-2015) provides forgivable loans to eligible low-income homeowners and landlords to make necessary repairs to homes or units to increase accessibility and to create affordable rental housing in existing single family homes. Accessibility repairs are an eligible activity under Ontario Renovates and up to $3,500 of funding for those repairs are in a form of a grant. Affordable housing programs like this are administered by local municipalities and District Social Services Administration Boards, also known as Service Managers. Service Managers decide whether to participate in Ontario Renovates based on local housing needs.

Ministry of Municipal Affairs and Housing
Service Managers and Their Service Areas
www.ontario.ca/kq46

Senior and/or Disabled Property Tax Relief

Property owners who build or modify a residence for a senior or a person with a disability may be eligible for property tax relief. Examples of alterations and additions include building a ramp or an additional room. If you believe your home is eligible, contact your local office of the Municipal Property Assessment Corporation.

Municipal Property Assessment Corporation
1-866-296-MPAC (1-866-296-6722)
TTY: 1-877-TTY-MPAC (6722)
www.mpac.ca (> Property Owners > Property Assessment Procedures > Tax Incentive Programs > Senior and Disabled Property Tax Relief)

Property Tax Relief for Low-Income Seniors and Low-Income Persons with Disabilities

Low-income seniors and low-income persons with disabilities who own residential property may be eligible to receive relief from property tax

increases that result from assessment reform. For more information or to determine your eligibility, please contact your local municipality.

Provincial Land Tax Deferral Program for Low-Income Seniors and Low-Income Persons with Disabilities

Under this program, low-income seniors and low-income persons with disabilities may apply for an annual deferral of part of the Provincial Land Tax and Education Tax increases. All deferred taxes must be repaid in full upon the sale or transfer of title to the property. This program is for those who pay their property taxes directly to the Province of Ontario.

Ministry of Finance
1-866-400-2122
TTY: 1-888-321-6774
www.ontario.ca/rva

If you would like to learn more about the Home and Vehicle Modification Program, please see the FINANCES, Financial Assistance section of this guide.

Housing Options

If you need help to decide what housing option might be best for you or for your family member, one of these professionals can help:

- Case Manager with your local Community Care Access Centre (www.healthcareathome.ca or call 310-CCAC)
- social worker in a geriatric centre or in a family counselling agency
- community health nurse.

Adult Lifestyle Communities

Adult Lifestyle Communities provide independent living residences for retirees or semi-retirees. Residences may include bungalows, townhomes, small homes or condominiums that provide the benefits of home ownership with on-site recreational and community activities. Amenities may include 24-hour security, social interaction with peers along with leisure and recreational activities. Contact your local real estate agent to find an Adult Lifestyle Community near you.

Life Lease Housing

With life lease housing, you hold an "interest" in a property, but do not own it. This type of arrangement can have many advantages. For example, units are often less expensive than similarly sized condominiums in the area. In addition, life lease communities are restricted to people of a certain age, so residents are more likely to share common interests and needs.

Retirement Homes

Retirement homes are private businesses that sell various combinations of accommodations (from shared rooms to large apartments), support services and personal care. Anyone can apply to live in a retirement home.

You are responsible for the entire cost of both your accommodation and care services. Accommodation rates are subject to rent control. Residences and rates can vary widely in terms of care, services and amenities provided. While you do not need to provide medical evidence that you need care, the home will assess your needs to make sure you do not need more support than it can provide.

Retirement homes are regulated under the Retirement Homes Act, 2010. This legislation:

- mandates care and safety standards for retirement homes, including emergency plans, infection control and prevention programs, assessment of care needs and care planning, police background checks and training for staff
- created a Residents' Bill of Rights that includes the right to know the true cost of care and accommodation and the right to live in an environment that promotes zero tolerance of abuse or neglect
- established the Retirement Homes Regulatory Authority, an arm's-length organization that educates, licences and inspects retirement homes to ensure they meet prescribed standards.

For information about retirement homes in your community, contact the Retirement Homes Regulatory Authority.

Ontario's Retirement Homes Regulatory Authority licences and inspects the province's retirement homes, maintains a Public Register of all homes that have been granted or have applied for a licence (www.rhra.ca/en/register),

handles complaints and educates retirement home staff and owners, consumers and the public about the Act.

Anyone in Ontario can call the Authority, free of charge, to get help resolving retirement home complaints.

If you see or suspect harm or risk of harm to a resident resulting from poor care, abuse or neglect or unlawful conduct, or if you suspect misuse of a resident's money, you **must report** this to the Registrar of the Retirement Homes Regulatory Authority. You may report anonymously.

Retirement Homes Regulatory Authority
1-855-ASK-RHRA (1-855-275-7472)
www.rhra.ca

Supportive Housing

Supportive housing programs provide on-site personal support services for seniors living as tenants in designated residential buildings. These programs are designed to help people live independently in their own apartments. Services include personal support/attendant services, essential homemaking services and staff available 24 hours a day to handle regularly scheduled care and emergency needs.

Community Care Access Centre
310-CCAC (310-2222)
www.healthcareathome.ca

Housing Options for Low-Income Seniors

Investment in Affordable Housing for Ontario (2011-2015)

This program provides funding to build and repair affordable housing, and for rental and down payment assistance to households in need. Affordable housing programs like this one are administered by local municipalities and District Social Service Administration Boards, also known as Service Managers. Service Managers decide which parts of the program to participate in based on local housing needs.

Ministry of Municipal Affairs and Housing
Service Managers and Their Service Areas
www.ontario.ca/kq46

Rent-Geared-To-Income Housing

Social housing is developed with government assistance for low-to moderate-income Ontarians. The length of time before a unit becomes available will vary depending on your location. An application for rent-geared-to-income assistance can be made through your municipal Service Manager.

Ministry of Municipal Affairs and Housing
Service Managers and Their Service Areas
www.ontario.ca/kq46

Co-operative Housing

Co-operative housing residents do not own equity in their homes, but they have an equal say in how their community is run. A co-operative is non-profit. When you leave a housing co-operative, your home is returned to the co-operative to be offered to someone else in need of affordable housing.

Ontario Regional Office of the Co-operative Housing Federation of Canada
1-800-268-2537
www.chfcanada.coop

Emergency Rental Assistance

Community Homelessness Prevention Initiative

This initiative supports services and activities that prevent, reduce and address homelessness. It combines funding from the following five former homelessness-related programs into a single program administered by the Ministry of Municipal Affairs and Housing:

- Consolidated Homelessness Prevention Program
- Emergency Energy Fund
- Emergency Hostel Services
- Domiciliary Hostel Program
- Provincial Rent Bank

Services are delivered by local municipalities and District Social Services Administration Boards, also known as Service Managers.

Ministry of Municipal Affairs and Housing
Service Managers and Their Service Areas
www.ontario.ca/kq46

Landlord and Tenant Relations

Residential Tenancies Act, 2006

This legislation governs most landlord and tenant relationships across Ontario, sets out the rights and responsibilities of landlords and tenants who rent residential properties, and regulates most rent increases. The Act does not cover commercial tenancies.

Landlord and Tenant Board

The Landlord and Tenant Board resolves disputes between landlords and tenants and educates people about their rights and responsibilities. Both landlords and tenants can file an application, after which a hearing is scheduled. At the hearing, a member of the board will make a decision or, if both sides agree, a mediator will try to help both parties reach an agreement.

1-888-332-3234
www.ontario.ca/rvb

For Aboriginal Seniors

Residential Rehabilitation Assistance Program On-Reserve

The Canada Mortgage and Housing Corporation is committed to finding solutions to improve housing conditions on- and off-reserve. It has many First Nations, Metis and Inuit programs to assist Aboriginal Peoples, with some programs specifically geared to seniors. The Residential Rehabilitation Assistance Program On-Reserve offers financial assistance to Band Councils and Band members to repair substandard homes to a minimum level of health and safety and to improve the accessibility of housing for disabled persons.

1-800-668-2642
TTY: 1-800-309-3388
www.cmhc.ca/en/ab

Assisted Living Program

Aboriginal Affairs and Northern Development Canada's Assisted Living Program is a residency-based program that provides funding for non-medical, social support services for seniors, adults with chronic illness, and children and adults with disabilities. The program helps individuals remain independent for as long as possible, while maximizing their quality of life at home and in the community.

Aboriginal Affairs and Northern Development Canada
1-800-567-9604
TTY: 1-866-553-0554
www.aadnc-aandc.gc.ca (> Social Programs > Assisted Living Program)

6 LONG-TERM CARE HOMES

General Information

If you are looking for information about retirement homes, please see the HOUSING section of this guide.

Long-term care homes are designed for people who need help with daily activities, supervision in a secure setting and/or access to 24-hour nursing care. They are also known as nursing homes, municipal homes for the aged or charitable homes for the aged. They are licensed or approved and funded by the Ministry of Health and Long-Term Care and must meet provincial standards when it comes to care, services and resident fees.

Ontario Long-Term Care Association
905-470-8995
www.oltca.com

Ontario Association of Non-Profit Homes & Services for Seniors
905-851-8821
www.oanhss.org

How to apply

If you are considering a long-term care home, you must contact your local Community Care Access Centre (CCAC). The CCAC determines eligibility for long-term care and manages wait lists. The CCAC will assign you a case worker who can assist you in completing your application for long-term care. You can identify up to five long-term care homes on your application.

Community Care Access Centre
310-CCAC (310-2222)
www.healthcareathome.ca

Choosing a Long-Term Care Home

Your CCAC case manager can help you learn more about your options, but here are a few things to consider when selecting a long-term care home:

- Is the staff friendly and concerned?
- Do residents look content and well cared for?

- Is the home conveniently located and is public transportation available?
- Are visiting hours flexible?
- Is the home able to meet your religious, spiritual, cultural, language and dietary needs?
- Can you keep your personal belongings secure?
- Can you bring your own furniture or food?

It is very important that you and your family visit each of the homes you are considering. You can also check the Facility Review Summary Report for each home at www.ontario.ca/health-and-wellness/find-long-term-care-home.

Short-Stay Accommodation

Seniors who are recovering from illness or injury sometimes require short-stay services offered by long-term care homes without needing to be admitted permanently. Short-stay residents need temporary accommodations for a maximum of 90 days in one year. Some long-term care homes in Ontario currently offer "assess and restore" services through the Convalescent Care Program. Some people also opt for a short stay to give respite to their caregivers or to gain strength following a stay in hospital.

Accommodation Rates

While all nursing and personal care services are paid by the provincial government, residents of long-term care homes must pay for their accommodation costs which are standard across Ontario. This amount is called a co-payment. The amount of your co-payment depends upon the length of your stay and the type of room you choose (private, semi-private and basic).

Long-stay residents need permanent accommodations for an indefinite period of time. Short-stay residents need temporary accommodations for a maximum of 90 days in one year. Accommodation rates are generally set by the Ministry of Health and Long-Term Care on July 1st of each year.

www.ontario.ca/health-and-wellness/find-long-term-care-home#section-3

If you cannot pay the monthly co-payment for basic accommodations, you may be eligible for a rate reduction. Speak with your CCAC case manager for more information.

Services

Long-term care homes are meant to feel like home – a place where every resident feels safe and comfortable. Homes have dining rooms and common areas, and may also have other amenities like shops, salons, worship facilities or gardens. All long-term care homes offer 24-hour supervision and nursing care.

The basic accommodation package includes the following:

- furnishings, meals, bed linens and laundry, personal hygiene supplies, medical/clinical supplies and devices, housekeeping, social and recreational programs, medication administration and assistance with daily activities
- 24-hour nursing and personal care and access to a physician/other health care professionals
- a unique "plan of care" that outlines your care requirements and which is reviewed/updated at least every three months.

For a fee, you could also add other services, including cable TV, private telephone, hairdressing services, etc. Remember that you cannot be charged for any of these services unless you first agree in writing.

Residents' Rights

Residents of long-term care homes deserve to live in a respectful and compassionate environment, free from abuse and neglect. Homes are required to post a large-print version of the Residents' Bill of Rights in both English and French in locations that are easily accessible. When you are admitted, you or your substitute decision-maker should receive a copy of the Residents' Bill of Rights and be told how to raise concerns, lodge complaints or recommend changes to the home without fear of recrimination. Residents can also contact Family Council and the Ontario Association of Residents' Council for assistance.

www.ontario.ca/laws/statute/07l08#BK5

Inspections

All long-term care home licensees in Ontario must comply with legislation that sets clear and detailed standards for residents' care, quality of life and

rights and the operation of long-term care homes. All homes receive an inspection at least once per year. The Ministry of Health and Long-Term Care performs unannounced inspections and applies enforcement measures.

Long-Term Care Home Reports

Public versions of all inspection reports and orders for inspections conducted at long-term care homes since July 1, 2010 are available online and posted within each home. Also included is general information, such as home ownership and number of beds. To view these reports, please visit www.hqontario.ca/public-reporting/long-term-care.

Complaints

Anyone who is concerned about a long-term care home resident's situation can report it or make a complaint. This includes a resident, a family member, someone employed by the home, anyone providing services to the resident or any member of the public. Each home is required to post its procedure for managing complaints. Individuals are encouraged to work with the home to resolve concerns directly.

Long-Term Care Homes ACTION Line
1-866-434-0144
Director, Performance Improvement and Compliance Branch
Ministry of Health and Long-Term Care
11th Floor, 1075 Bay St.
Toronto ON M5S 2B1

www.ontario.ca/health-and-wellness/long-term-care-home-complaint-process

Ontario Association of Residents' Councils

Every long-term care home resident has the opportunity to participate on a residents' council. The purpose of these councils is to encourage an exchange of ideas, suggestions and concerns. This provincial association supports residents' councils, represents residents and promotes a standard of care.

1-800-532-0201
www.ontarc.com

Family Councils

Many long-term care homes have an active family council that consists of family and friends of residents who meet to provide each other with support, share information and advocate on behalf of residents.

Ontario Family Councils' Program
1-888-283-8806
www.familycouncilmembers.net

7 SAFETY AND SECURITY

Consumer Protection Ontario

Consumer Protection Ontario helps you make smart choices in the marketplace, spend wisely, and protect your hard-earned money.

From door-to-door sales to home renovations, scams and frauds to identity theft, it's important to ask the right questions and understand the dos and don'ts to avoid being taken advantage of or ripped off.

Visit www.ontario.ca/ConsumerProtection to learn the right questions to ask and for more detailed information about how to protect yourself and your money. Below you'll find just a few examples of topics that may interest you.

Consumer Protection Ontario
1-800-889-9768
TTY: 1-877-666-6545
www.ontario.ca/ConsumerProtection

Door-to Door Salespeople

Companies that sell or rent hot water heaters, air conditioners, furnaces, air purifiers, vacuums, and water filtration systems often send door-to-door salespeople to your home. Dealing with a salesperson at the door can be stressful. Always get a written contract and ask the right questions to avoid feeling pressured.

Ask:

- Can you leave me a copy of the contract to review before signing?
- If you are upgrading my water heater, can you supply me with my current contract?
- What are my options for cancelling this contract?

Home Renovations/Condos/Moving

Before you hire a contractor to make home improvements, ask for three references and be sure to check them. If you are thinking of downsizing to a condo, make sure you understand the by-laws, rules and restrictions specific to the condo before signing on the dotted line. And in planning your move, ask the right questions of a potential moving company.

Ask:

- Can you provide references and a written estimate before I sign a contract?
- Who is responsible for loss or damage?
- Are you covered by the Workplace Safety and Insurance Board in case of injury?

Scams and Frauds

Don't Get "Phished" In by an Email

Sending an email to someone falsely claiming to be a legitimate company or organization in an attempt to scam that person is known as "phishing". It is an attempt to persuade consumers to disclose personal information, like usernames, passwords or credit card details.

"Phishers" often send messages with exciting or upsetting news and tell you to act immediately.

These scammer emails often direct people to fraudulent websites that appear to represent trusted organizations, such as banks. The websites ask visitors to provide personal information, such as credit card or social insurance numbers, bank account information or passwords. Criminals then use this information to commit fraud.

Protect Yourself:

- Never give out banking information, passwords or other personal information in response to this type of email.
- When in doubt, don't click on any links in the email – instead directly contact the company or organization with whom you do business to ask if they sent you the email.

Telemarketing

Phony telemarketers have many different scams. One of the most common is the bogus vacation offer.

Someone calls and says you have won a vacation. However, to claim your prize, you are told you have to pay a processing fee. Or you may be told you have to enter into a timeshare agreement.

If you have not requested information or entered a contest, be very careful. The caller may be asking for a processing fee in order to get your personal banking information or may simply want the processing fee and have no intention of providing you with the vacation.

Grandparent or Emergency Scams

In this scam, a con-artist phones a person claiming to be his or her grandchild, old neighbour or friend. The caller claims to be in some kind of trouble and needs money to be wired to them right away. The scammers may say they are in hospital, stuck in a foreign airport or have somehow landed in jail.

The caller often asks victims to not tell anyone in the family about the call. They may claim that other family members will blame or punish them for the accident or emergency.

Protect Yourself:

- Don't ever wire money without verifying there is an emergency and the whereabouts of a grandchild.
- Be aware that scammers may try to disguise their voices by faking a bad phone connection.
- Be cautious; ask callers about personal details your grandchild would know – like his or her middle name.
- Do not disclose any personal information before you verify that you are indeed speaking with your grandchild.
- When in doubt, contact your local police department or the Canadian Anti-Fraud Centre before sending any money.

Identity Theft

Identity theft occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft.

Identity thieves steal key pieces of personal information — either physically or in other ways, without your knowledge — and use it to impersonate you and commit crimes in your name.

In addition to names, addresses and phone numbers, thieves look for:

- Social insurance numbers
- Driver's licence numbers
- Credit card and banking information
- Bank cards
- Calling cards
- Birth certificates
- Passports

Identity thieves can manipulate your information and invade your personal and financial life. They can use stolen identities to conduct spending sprees, open new bank accounts, divert mail, apply for loans, credit cards and social benefits, rent apartments and even commit more serious crimes.

Protect Yourself:

Never give personal information like your credit card or social insurance number to anyone who contacts you by phone. When making financial transactions online, look for two things on the payment page of the website:

1. The "s" – secure web addresses start with "https://" not "http://"
2. The lock icon – secure websites show a closed lock.

Consumer Protection Ontario — your go-to source for information

"Be a Smart Consumer" workshops are specially designed 45-minute presentations for seniors that can be tailored to consumer topics of interest to your group.

To book a workshop for your group or to learn more, please contact Consumer Protection Ontario via email: consumer.coach@ontario.ca or by calling: 416-326-9879.

For more information about Consumer Protection Ontario, visit: www.ontario.ca/ConsumerProtection.

Get helpful tips on the latest consumer protection alerts through social media:

Like us: facebook.com/ontarioconsumer

Follow us: twitter.com/ontarioconsumer

Watch us: youtube.com/ontarioconsumer

Canadian Anti-Fraud Centre

This centre collects information from consumers about various types of fraud and plays a crucial role in educating the public about specific mass marketing fraud pitches. SeniorBusters is a group of older adult volunteers who work to combat mass marketing fraud practices against seniors. The SeniorBusters program offers education, counselling and referrals for senior victims of illegal mass marketing fraud and identity theft or fraud.

Canadian Anti-Fraud Centre
1-888-495-8501
www.antifraudcentre.ca

Emergency Services and Public Safety

9-1-1

In any emergency situation whenever police, fire or ambulance assistance is required immediately, CALL 9-1-1 where available.

Emergency Preparedness

Emergency Management Ontario offers information in the form of online emergency preparedness videos, resource links, fact sheets and a downloadable guide for people with disabilities or special needs. Learn how to build an Emergency Survival Kit, create a family emergency plan and stay safe in an emergency. You can also sign up for emergency alerts.

Emergency Management Ontario
1-877-314-3723
www.ontario.ca/beprepared

Public Safety Canada also offers a wide variety of print and online safety tips and information, including publications such as *Your Emergency Preparedness Guide* to help you and your family prepare for an emergency.

Public Safety Canada
1-800-O-CANADA (1-800-622-6232)
www.getprepared.gc.ca

Elder Abuse

> *"Single or repeated acts, or lack of appropriate action, occurring within a relationship where there is an expectation of trust, which causes harm or distress to an older person."*
>
> *(World Health Organization, 2002)*

Elder abuse can take many forms, including financial, emotional, physical or sexual abuse or neglect. It is never acceptable. If you or someone you know is in immediate danger or if help is needed in an emergency, call 9-1-1. If you or a senior you know has been a victim of a theft, fraud or physical assault, contact your local police department. For information and referral to community supports that may be of assistance, call 2-1-1 or visit www.211ontario.ca.

Elder Abuse Ontario (EAO)

EAO's Regional Elder Abuse Consultants work with community agencies and local elder abuse networks to:

- coordinate community resources to improve access to services by abused or at-risk seniors
- train front-line staff to identify and respond to elder abuse
- raise awareness of elder abuse and where to find help.

Consultants act as a key resource to justice and community service providers and local elder abuse networks.

416-916-6728
www.elderabuseontario.com

Fire Safety

When it comes to fire safety, seniors are particularly vulnerable. Decreasing mobility and cognitive challenges can make it harder to respond to a fire and reach safety. To stay safe, remember the following:

- Make sure you have working smoke alarms. By law, smoke alarms are required to be on every storey of your home and outside all sleeping areas. Test your smoke alarms monthly and change the battery once a year or when the low battery warning sounds. If you suffer hearing loss or sleep with the bedroom door closed, install a smoke alarm inside your bedroom or install a flashing or vibrating smoke alarm.

- Have at least two ways out of every room if possible. Develop a home fire escape plan that considers your mobility challenges. Practice your escape plan often. For seniors with memory concerns, record escape plans and place copies in an easily accessible location.
- Stay in the kitchen when cooking. Cooking fires are one of the leading causes of fire injuries among older adults. Turn off the stove/oven if you leave the room while cooking. Wear tight fitting or rolled up sleeves when cooking. Loose or dangling clothing can easily catch fire if it comes in contact with the burners or open flame.
- Encourage smokers to smoke outside or use large deep ashtrays that can't be easily knocked over to collect ashes from cigarettes. Do not extinguish cigarettes in plant pots, which often contain peat moss, shredded wood and bark that can easily ignite.
- Empty ashtrays properly by dousing ashes with water or emptying them into the toilet. Make sure they are completely out. Never empty ashtrays directly into the garbage.
- Never smoke in bed.

For more information on fire safety contact your local fire department or visit the Office of the Fire Marshal website at:

www.ontario.ca/firemarshal

Legal Matters

Meeting Your Legal Needs

All lawyers and paralegals providing legal services in Ontario must be licensed by the Law Society of Upper Canada. Lawyers can help you with all types of legal issues: family or criminal matters, civil litigation, wills, powers of attorney and estate matters, real estate transactions and administrative law matters. Licensed paralegals can represent you in Small Claims Court, at hearings before tribunals (such as the Landlord and Tenant Board) and for minor criminal charges where the maximum term of imprisonment is six months. The Law Society has a number of services to help you find a lawyer or paralegal.

The Law Society of Upper Canada
1-800-668-7380
TTY: 416-644-4886
www.lsuc.on.ca

Law Society Referral Service

If you have a legal problem, this service will connect you to a lawyer or licensed paralegal who will provide a free 30-minute consultation to help you determine your rights and options.

1-800-268-8326
www.lsuc.on.ca

Legal Aid Ontario

Legal Aid Ontario provides legal assistance to low-income individuals and disadvantaged communities through a broad range of services. This service also includes information and referrals to duty counsel, community legal clinics or other agencies. Legal aid staff will ask you questions to help you find the service that best fits your legal issue. Legal Aid Ontario also funds numerous independent, community-based legal aid clinics.

1-800-668-8258
TTY: 1-866-641-8867
www.legalaid.on.ca

Advocacy Centre for the Elderly (ACE)

ACE is a specialty community legal clinic that provides low-income seniors with legal services, including advice and representation to individual and group clients, public legal education, law reform and community development activities. ACE serves clients 60 years of age and over who live in the Greater Toronto Area, and may also provide services to seniors outside of Toronto if a case is of significance to the seniors' community.

416-598-2656
www.acelaw.ca

Community Legal Education Ontario (CLEO)

CLEO is a community legal clinic that produces free public legal education materials about a variety of issues, including Power of Attorney, elder abuse, etc. These publications describe the laws as simply and clearly as possible to help people understand and exercise their legal rights. CLEO does not give legal advice.

416-408-4420
www.cleo.on.ca

ARCH Disability Law Centre

This specialty legal aid clinic is dedicated to defending and advancing the equality rights of people with disabilities in Ontario. ARCH legal services are provided by lawyers and articling students who report to a volunteer elected Board of Directors, at least half of whom are people with disabilities.

1-866-482-ARCH (2724)
TTY: 1-866-482-2728
www.archdisabilitylaw.ca

HALCO – HIV & AIDS Legal Clinic (Ontario)

HALCO is a community-based legal clinic that provides free legal assistance to people living with or affected by HIV/AIDS. Along with providing summary legal services, HALCO provides public legal education and works on law reform and community development initiatives.

1-888-705-8889
www.halco.org

Ontario Human Rights Code

The Human Rights Code guarantees Ontarians equal rights and opportunities without discrimination in areas such as employment, housing and services. It prohibits discrimination on the basis of age in areas of employment, services, goods, facilities, housing accommodation, contacts and membership in trade and vocational associations. The Ontario Human Rights Code's protection against age discrimination extends to all persons over the age of 18.

www.ontario.ca/humanrights

Office of the French Language Services Commissioner

This office ensures compliance with the French Language Services Act in the delivery of French services. Through its power to make recommendations, the Commissioner strongly encourages government ministries and agencies to proactively design policies and programs that are adapted to the Francophone population. The office's mission is to ensure that the public receives high-quality French language services from the Government of Ontario.

1-866-246-5262
TTY: 416-314-0760
www.csfontario.ca/en

Office of the Public Guardian and Trustee

This office delivers services that safeguard the legal, personal and financial interests of certain private individuals and estates. It plays a role in:

- protecting mentally incapable people
- protecting the public's interest in charities
- searching for heirs to estates that the OPGT administers
- investing perpetual care funds
- dealing with dissolved corporations.

The Office of the Public Guardian and Trustee will conduct an investigation when it receives information that an individual may be incapable and at risk of suffering serious financial or personal harm and no alternative solution is available. An investigation may result in the Office of the Public Guardian and Trustee asking the court for permission to make decisions on the person's behalf on a temporary or long-term basis.

1-800-366-0335
www.ontario.ca/rvm

Power of Attorney

A **Power of Attorney** is a legal document that gives someone else the right to make decisions on your behalf.

A **Continuing Power of Attorney for Property** is a legal document that allows the person you name to make financial decisions for you. This authority can be used by that person while you are still mentally capable of making decisions yourself or even in the event that you become mentally incapable of making your own decisions about your property. In some cases, this Power of Attorney can direct that the named person only act if you are mentally incapable.

A **General or non-continuing Power of Attorney for Property** is a legal document that only grants authority to another person while you are mentally capable. If you become mentally incapable, the authority ends.

A **Limited Power of Attorney for Property** is a legal document that allows the person you name to make decisions that are restricted in some way. This might include a "bank Power of Attorney", which only affects assets that are in a named financial institution. This Power of Attorney may be limited to a specific period of time (for example, while you are out of the country) or for a specific asset (for example, a house that is to be sold).

A **Power of Attorney for Personal Care** allows the person you name to make personal care decisions for you if you become mentally incapable. These decisions may involve shelter, safety, hygiene, nutrition, clothing and/or health care. If you don't have a Power of Attorney for personal care in place and become incapable of making decisions about medical care or admission to a long-term care home, a family member would still have the right to make most decisions for you under the Health Care Consent Act. However, if no one is willing or able to make decisions for you, the Office of the Public Guardian and Trustee is required to make decisions on your behalf. This Power of Attorney can also provide directions to your decision maker about what kind of treatment you may want (or not want) in the event that you are incapable of telling anyone yourself. This Power of Attorney only takes effect if and when you are incapable.

The term "living will" refers to written directions or wishes about what medical care you may or may not want to have in the event you become incapable of making decisions about your care. Also known as an "Advance Medical Directive", a living will must be taken into consideration by your substitute decision makers, but it may not be binding, depending on the circumstances at the time. Unlike a Power of Attorney for personal care, it does not appoint a decision maker.

The Office of the Public Guardian and Trustee has developed a Power of Attorney Kit that can help you appoint the person you want to make decisions for you when you are no longer able to do so for yourself.

Ministry of the Attorney General
1-800-366-0335
www.ontario.ca/rvn

Advance Care Planning

Advance Care Planning is about making choices while you are competent about how you wish to be cared for in the future if you become incapable of making decisions. You can take steps now to ensure that your wishes are followed by providing someone you trust with the authority to act on your behalf. The Ontario Seniors' Secretariat in partnership with the Alzheimer Society of Ontario has produced *A Guide to Advance Care Planning* to help seniors learn more about planning for their future personal care. For a copy of this guide, please visit www.ontario.ca/publications.

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.ontario.ca/seniors

Organ and Tissue Donation

It's important that you talk to your family and friends about your decision to donate organs and tissue so they can understand, support and respect your wishes in the future. Even if you have signed a donor card, you still need to register your consent. By registering your consent to donate, you ensure that your donation decision is recorded and made available to the right people at the right time.

If you'd like to register as a donor, you can:

- fill out the Gift of Life consent form at www.beadonor.ca
- visit a ServiceOntario Centre
- register at www.ontario.ca/health-and-wellness/organ-and-tissue-donor-registration.

ServiceOntario
1-866-532-3161
TTY: 1-800-387-5559

Trillium Gift of Life Network
1-800-263-2833
www.giftoflife.on.ca

End of Life

When someone close to you dies, you could be faced with making difficult decisions with little preparation. Knowing your rights ahead of time could make this stressful time a little easier. Ontario law protects consumers who are making final arrangements. For example, a funeral, transfer service, cemetery or crematorium operator must give you a current price list of all the supplies and services they offer before you enter into a contract, so you can compare rates. They also need to tell you if they will receive a commission by recommending certain services or suppliers.

By law you have 30 days to cancel a contract for funeral, burial or cremation services and get a full refund for any part of the contract not yet provided. In addition, all prepaid contracts written as of July 1, 2012 must be guaranteed. This means that if you have paid your contract in full, your service provider must supply everything specified in your contract when you need it and without any additional charges, even if prices have gone up.

Ministry of Government and Consumer Services
1-800-889-9768
www.ontario.ca/ConsumerProtection

Board of Funeral Services
1-800-387-4458
www.funeralboard.com

Wills and Estates

A will is a written document in which you indicate how your assets should be distributed upon your death. A will may also help you to take advantage of tax-savings opportunities and tax deferrals that may arise as a result of your death. It's a good idea to have a lawyer who knows estate law prepare your will. Be careful when using a "Will Kit" as some of these kits may not comply with Ontario law. If you do not sign and witness your will in accordance with the rules of the Succession Law Reform Act, it may not be valid.

When a person dies, it's important to know if he or she has a will and where it is kept. Some people file their will with local courts or with a lawyer, or keep it in a safety deposit box or a drawer at home. The executor of an estate carries out the wishes contained in a will.

If a person dies without a will (intestate), then the estate is distributed according to Ontario's Succession Law Reform Act. The estate may also end up being administered by the Public Guardian and Trustee in certain circumstances if an Ontario resident dies without a will, or with a will but with no one to act as estate trustee. If you have questions about your own will or about being a beneficiary, you should consult a lawyer.

Ministry of the Attorney General
1-800-518-7901
TTY: 416-326-4012
www.ontario.ca/rvo

Death Out of Country

If a person dies in another country, contact the nearest Canadian government office in that country for instructions on how to proceed.

Foreign Affairs and International Trade Canada – Consular Services
Toll-free in Canada: 1-800-267-6788
Outside Canada: 613-996-8885 (collect calls accepted)
TTY: 1-800-394-3472
travel.gc.ca/assistance/emergency-info/death-abroad

Death Registration and Certificate

After a death, the attending physician or coroner completes the Medical Certificate of Death and gives it to the funeral director with the body of the deceased. To register a death, a family member and the funeral director must complete the Statement of Death with information about the deceased. Once completed, both documents are submitted to the local municipal clerk's office by the funeral director. Cause of death information gathered from death registrations is used for medical and health research and for statistical purposes.

A funeral director will issue copies of a proof of death that can be used in certain situations, but some organizations may require an official death certificate. You might need a death certificate for:

- settling an estate
- insurance purposes
- access to/termination of government services
- genealogy searches.

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
www.ontario.ca/government/death-certificate

Pensions and Benefits

If you are the executor to an estate, you should contact the following (as they relate to the deceased person) to find out about eligibility or to cancel benefits, services or appointments.

The executor should also contact former employers of the deceased for information about company pensions and benefits.

Old Age Security Program
Guaranteed Income Supplement
Canada Pension Plan
1-800-277-9914
TTY: 1-800-255-4786
www.servicecanada.gc.ca

Harmonized Sales Tax Credit
1-800-959-1953
TTY: 1-800-665-0354
www.cra-arc.gc.ca/bnfts/gsthst

Guaranteed Annual Income System
1-866-ONT-TAXS (1-866-668-8297)
TTY: 1-800-263-7776
www.ontario.ca/gains

Veterans Affairs Canada
1-866-522-2122
www.veterans.gc.ca

Workplace Safety and Insurance Board
1-800-387-0750
TTY: 1-800-387-0050
www.wsib.on.ca

Ontario Works
www.ontario.ca/rvp

National Defence Disability and Death Benefits
1-866-522-2122
www.forces.gc.ca

For more information about survivor benefits, please see the FINANCES section of this guide.

Income Taxes

As an executor, you must complete an income tax form for the deceased. You can contact your local tax services office for more information and assistance.

Canada Revenue Agency
1-800-959-8281
TTY: 1-800-665-0354
www.cra.gc.ca/cntct/prv/on-eng.html
www.cra-arc.gc.ca/tx/ndvdls/lf-vnts/dth/menu-eng.html

Banks and Credit Cards

The executor should contact the deceased person's banks and other financial institutions, and credit card companies to cancel any cards.

Government Cards and Registries

The executor should contact any government agencies that apply to the deceased person:

Driver's Licence and Accessible Parking Permit
Ontario Health Card
Outdoors Card
ServiceOntario
1-866-532-3161
TTY: 1-800-268-7095
www.serviceontario.ca

Social Insurance Number
Service Canada
1-800-206-7218
www.servicecanada.gc.ca

Canadian and Foreign Passports
Passport Canada
1-800-567-6868
TTY: 1-866-255-7655
www.ppt.gc.ca

Citizenship and Permanent Resident Cards
Citizenship and Immigration Canada
1-888-242-2100
TTY: 1-888-576-8502
www.cic.gc.ca

Indian Status
Aboriginal Affairs and Northern Development Canada
1-800-567-9604
TTY: 1-866-553-0554
www.aadnc-aandc.gc.ca

Firearms Licences
Canadian Firearms Program
1-800-731-4000
www.rcmp-grc.gc.ca/cfp-pcaf/index-eng.htm

Vehicles

The executor may need to look into selling or transferring ownership of any vehicles, boats, snow machines, ATV's or trailers, etc. and cancelling or transferring insurance policies.

www.ontario.ca/smw

Property

The executor may need to:

- determine real estate and property title deeds and property taxes for primary and secondary residences
- ask that mail be redirected or held by the local Canada Post Office
- contact a utility company, cable company, telephone company, electric company within the deceased's municipality for name changes or cancellations
- arrange newspaper and magazine delivery name changes or cancellations.

Clubs, Organizations, Services and Professional Associations

In addition, the following individuals and organizations may need to be contacted:

- heath care practitioners, caregivers or health service organizations
- frequent travellers/buyers cards
- places where the deceased volunteered
- professional organizations where the deceased was a member
- post-secondary institutions where the deceased was an alumna/alumnus.

For Veterans

Last Post Fund

Funeral and burial services, including a military-style grave marker, are available for eligible veterans. These benefits are provided by the Last Post Fund on behalf of Veterans Affairs Canada.

Last Post Fund - Ontario Branch
1-800-563-2508
www.lastpostfund.ca

8 TRANSPORTATION

Driving

Staying mobile is important to seniors. Growing older doesn't mean you have to give up driving. However, many older drivers voluntarily change their driving habits to accommodate changes associated with aging.

Courses for Mature Drivers

If you are an older driver, consider a driving course or workshop that can help you learn new ways to address age-related driving challenges. Along with learning new strategies, you can review driving rules and regulations, common causes of collisions and avoidance techniques.

55 Alive Driver Refresher Course
Canada Safety Council
613-739-1535 ext. 233
www.safety-council.org

CAA Mature Operators Workshop
Canadian Automobile Club (CAA) South Central Ontario
1-800-268-3750
www.caasco.com/drivertraining

Driver's Licence Renewal

You can renew your driver's licence at ServiceOntario Centres.

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
www.serviceontario.ca

Senior Driver Renewal Program

If you are age 80 or over:

- You will have to renew your licence every 2 years.
- You need to undergo a driving record review, complete a vision test and participate in a Group Education Session followed by an in-class cognitive screening exercise to renew your licence. The in-class cognitive screening exercise will help better assess your fitness to drive.

- You may be required to pass a road test before being able to renew your licence, or you may have to follow up and submit medical information. The Driver Improvement Counsellor at the Group Education Session will discuss this with you.

Seniors should allow at least 90 minutes to complete the new renewal requirements.

Ministry of Transportation
1-800-396-4233
TTY: 1-800-268-7095
www.ontario.ca/driving-and-roads/renew-g-drivers-licence-80-years-and-over

Driver Examination Centres

DriveTest Centres provide all driver examination services such as vision, written and road tests for all licence classes.

DriveTest
1-888-570-6110 (automated phone booking line)
www.drivetest.ca

If you don't have a driver's licence, you can apply for an Ontario Photo Card to use as government-issued identification. Please see the ONTARIO GOVERNMENT IDENTIFICATION page at the end of this guide to learn more.

Accessible Parking Permit

If you qualify for an accessible parking permit, it will be issued to you at no cost. You can use it in any vehicle in which you are travelling. Make sure that the permit is visibly displayed when the vehicle you are in is parked in a designated accessible parking space. To qualify for an Accessible Parking Permit, you must be medically certified by your health practitioner as having limited mobility and/or requiring mobility assistance, suffering from severe lung or cardiovascular disease, requiring portable oxygen or having poor vision. You can apply for a permanent permit that is good for up to five years or a temporary permit that is good for up to one year.

ServiceOntario
1-800-387-3445
www.ontario.ca/accessibleparking

If you would like to learn more about the Home and Vehicle Modification Program, please see the FINANCES section of this guide.

Alternatives to Driving

If you are a mature driver, there may come a time when you will have to think about limiting your driving or perhaps stop driving altogether. This could be a difficult decision to make as you may fear losing your independence and becoming a burden to others. Don't be afraid to talk about your concerns with family, friends and your doctor. Make sure that you are well informed about available alternatives to driving in your community. Plan ahead for the time when you may need to cut back and eventually stop driving.

Warning Signs

It's important to recognize the signs that you may no longer be a safe driver. Here are a few things to watch out for:

- Are you nervous behind the wheel?
- Do other drivers frequently honk at you?
- Have you had a number of fender benders and near misses?
- Do family or friends worry about your driving?
- Do your children trust you to drive the car?
- Do your children let you drive with your grandchildren in the car?
- Have you ever become lost when driving or forgotten where you were going?

Alternatives

There are many alternatives to driving. Here are a few options to consider:

- buses, taxis and other forms of public transit
- having friends and family members drive you
- keeping a vehicle that others drive for you
- van/bus pick-up scheduled and on demand from senior residences and other groups
- pre-paid taxi vouchers
- walking
- volunteer driver services that may be available in your area.

Call 2-1-1 to find organizations in your community that provide transportation services for seniors or visit www.211ontario.ca.

Buying or Selling Vehicles

Used Vehicle Information Package (UVIP)

Over one million used vehicles change ownership in Ontario every year. To help consumers make better informed decisions, the seller must provide a UVIP. The UVIP is available from all ServiceOntario Driver and Vehicle Licence Issuing Offices.

ServiceOntario
1-800-387-3445
www.ontario.ca/UsedVehicle

Public Transportation

Many communities offer bus service and specialized transit services. Specialized services such as Wheel-Trans in Toronto, Para Transpo in Ottawa and Windsor Handi-Transit use smaller vehicles equipped with a lift or ramp for persons using mobility devices, such as wheelchairs and scooters. Some communities may use fully accessible buses on both fixed and flexible routes.

To learn more about public transportation services in your community, call 2-1-1 or visit www.211ontario.ca.

Volunteer Drivers

Volunteer driver services may be available in your area through the Red Cross, your Royal Canadian Legion branch or an Older Adult Centre.

GO Transit

GO Transit is a regional public transit service that serves the Greater Toronto Area and Hamilton, with routes extending to communities across the Greater Golden Horseshoe. GO Transit fares vary by distance travelled. Seniors 65 years or older can travel for half the regular adult fare. Single-ride tickets and day passes are available for seniors. The majority of GO stations are accessible to passengers who use mobility devices or prefer step-free access.

1-888-GETONGO (438-6646)
TTY: 1-800-387-3652
www.gotransit.com

For Veterans

Veteran Graphic Licence Plate

This licence plate is available to eligible veterans whose service has been certified by the Royal Canadian Legion. Visit any ServiceOntario centre to get a Veteran Plate Eligibility Certification or visit www.ontario.ca/customplates.

Royal Canadian Legion - Ontario Provincial Command
905-841-7999
www.on.legion.ca

9 KEY CONTACTS

Government of Ontario

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559

Contact Seniors' INFOline to learn more about Government of Ontario programs and services for seniors or to request publications.

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
www.serviceontario.ca

ServiceOntario provides a wide range of Government of Ontario information in one location. You can access information online, by telephone or in person at a ServiceOntario centre.

ServiceOntario Publications
1-800-668-9938
TTY: 1-800-268-7095
www.ontario.ca/publications

Contact ServiceOntario Publications to order Government of Ontario publications.

Community Care Access Centre (CCAC)
310-CCAC (310-2222)
www.healthcareathome.ca

Contact the CCAC to learn more about home and community care options available in your community.

Telehealth Ontario
1-866-797-0000
TTY: 1-866-797-0007
www.ontario.ca/ru2

Call Telehealth Ontario for confidential health advice and general health information. This service is available 24 hours a day, seven days a week in multiple languages.

Victim Support Line
1-888-579-2888
www.ontario.ca/bfbj

The Victim Support Line is a province-wide, multilingual, toll-free information line providing a range of services to victims of crime.

Emergency Management Ontario
1-888-795-7635
www.ontario.ca/beprepared

Contact Emergency Management Ontario to learn more about emergency planning.

Office of the Public Guardian and Trustee
1-800-366-0335
www.ontario.ca/rvm

The Office of the Public Guardian and Trustee safeguards the legal, personal and financial interests of certain private individuals and estates.

Ombudsman Ontario
1-800-263-1830
TTY: 1-866-411-4211
www.ombudsman.on.ca

Ontario's Ombudsman takes complaints from the public about provincial government services and resolves them wherever possible.

Government of Canada

Service Canada
1-800-O-Canada
(1-800-622-6232)
TTY: 1-800-926-9105
www.servicecanada.gc.ca

Pension Programs – Service Canada
1-800-277-9914
TTY: 1-800-255-4786

Contact Service Canada to learn more about programs and services offered by the federal government.

Local Government

211 Ontario
www.211ontario.ca

Call 2-1-1 to learn more about community and social services in your area. Services are free, confidential and available 24 hours a day, seven days a week in more than 150 languages.

Association of Municipalities of Ontario (AMO)
www.yourlocalgovernment.com

Visit Association of Municipalities of Ontario's website to learn more about municipal services and programs available in your area, including seniors' services, health and wellness programs, housing services, recreation, public health and social assistance.

Community Safety

Call 9-1-1 in any emergency situation whenever police, fire or ambulance assistance is required.

Crime Stoppers
1-800-222-TIPS (8477)
www.canadiancrimestoppers.org

Call Crime Stoppers to anonymously report information about a crime or potential crime.

The Canadian Anti-Fraud Call Centre
1-888-495-8501
www.antifraudcentre.ca

Contact the Canadian Anti-Fraud Call Centre to report a fraud or to learn more about fraud prevention.

10 ONTARIO GOVERNMENT I.D.

Ontario Photo Card

This wallet-sized card provides government-issued identification to Ontarians who do not have a driver's licence, making it easier for them to do things such as travel, open a bank account and take part in other activities that require official identification. To apply for an Ontario Photo Card, you must be a non-driving resident of Ontario, 16 years of age and over. The card is valid for five years. For more information, please visit www.ontario.ca/photocard.

Driver's Licence

An Ontario driver's licence is your proof that you are authorized to drive a motor vehicle. You must carry it with you whenever you drive. This wallet-sized card bears your digitized photograph and signature. To learn more, please visit www.ontario.ca/driving-and-roads/drivers-licence.

Enhanced Driver's Licence

An enhanced driver's licence acts as a travel document between Canada and the United States when you are travelling by road or water. It cannot be used to enter the United States by air. To learn more, please visit www.ontario.ca/driving-and-roads/enhanced-drivers-licence.

Ontario Health Insurance Plan (OHIP) Health Card

Residents of Ontario must have a valid Ontario health card to show that they are entitled to health care services paid for by OHIP. Either a photo health card or a red and white health card is acceptable to access insured health services provided the card is valid and belongs to you. Your health card is to be used only to access health care services. Do not show your card or give your health card number to anyone other than a health care provider when you receive services or to the Ministry of Health and Long-Term Care. For more information, please visit www.ontario.ca/healthcard.

For general information about government identification:

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
www.serviceontario.ca

To Change Your Address

Ontario's online integrated address change is a fast and easy way to notify the government of your change of address. Information can be entered only once and you can choose which ministries to notify of your change. This includes your Driver's Licence or Vehicle Registration, Health Card or Outdoors Card. Please do not change your address before you move.

To access this online service, please visit
www.ontario.ca/home-and-community/change-your-address.

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